

YOUR Credit Union: Music to your Ears!

BASIC SERVICES

ACH AND TRADITIONAL PAYROLL DEDUCTION FOR:

- REGULAR SHARES
- SPECIAL SHARES
- CHRISTMAS CLUB
- CHILDREN'S ACCOUNTS
- LOAN PAYMENTS
- SELF-DIRECTED SAVINGS PLANS, FOR VACATIONS, TAXES, ETC.
- STEADY, SURE SAVINGS (WHAT YOU DON'T SEE, YOU DON'T SPEND!)



CREDIT UNION LOANS—WITH "CU-AT-HOME" ON-LINE ACCOUNT ACCESS TO MANAGE PAYMENTS

- PERSONAL, AUTO, SIGNATURE, SHARES-SECURED, & HOME-EQUITY LOANS AT LOW INTEREST RATES
- FREE INSURANCE—TO \$15,000 PER MEMBER (HOME-EQUITY LOANS EXCLUDED)
- CREDIT LIFE, PERMANENT DISABILITY, AND TEMPORARY DISABILITY INSURANCE AT LOW COST
- BALLOON LOANS—TAYLOR THE PAYMENTS TO YOUR BUDGET
- PROMPT SERVICE
- MULTIPLE LOAN ACCOUNTS

CREDIT UNION SAVINGS—WITH "CU-AT-HOME" ON-LINE ACCOUNT ACCESS

- SAFE—INSURED BY THE ADMINISTRATOR, NCUA TO \$250,000
- COMPETITIVE DIVIDEND RATES
- FREE LIFE INSURANCE (MATCHES YOUR ACCOUNT BALANCE DOLLAR FOR DOLLAR THROUGH AGE 55—UP TO \$3,000)
- WITHDRAWALS AND TRANSFERS BY PHONE
- ACH CAPABILITY—ELECTRONIC AND RECURRING AUTOMATIC DEPOSITS
- QUARTERLY STATEMENTS

CREDIT UNION CHECKING

- FREE, IF YOU KEEP \$100 IN YOUR REGULAR SHARES ACCOUNT
- ON-LINE ACCESS WITH TRANSFER CAPABILITIES AND MESSAGE ALERTS
- MONTHLY STATEMENTS
- FREE FIRST ORDER OF CHECKS
- FREE CHECKS FOR MEMBERS AGE 55 OR OLDER
- CHECK CASHING AVAILABLE IN TWO OFFICES
- OVERDRAFT PROTECTION
- PAYROLL DEDUCTION, AND
- ACH CAPABILITIES
- ELECTRONIC FUNDS TRANSFERS OUT TO PAY BILLS AUTOMATICALLY EACH MONTH
- TRUNCATED CHECKS

"CU-At-Home"

OTHER SERVICES

WIRE SERVICES

CAR FAX

FREE "FAX" SERVICE (EXCEPT FOR THE TOLL, OF COURSE)

FREE NOTARY SERVICE

EDUCATIONAL MATERIALS TO HELP YOU BUY A CAR, SUCH AS

- USE OF LOANER FILM, ENTITLED, *HOW TO BUY A CAR WITHOUT BEING TAKEN FOR A RIDE!*
- NADA USED CAR GUIDE
- AIS NEW-CAR COST GUIDE

OTHER BENEFITS

"ONCE A MEMBER; ALWAYS A MEMBER"

TWO LOCATIONS

SELF-GOVERNED FINANCIAL POLICIES

"ZERO-PRESSURE" LOAN QUOTES

SIGNIFICANT SAVINGS ON AUTO & HOMEOWNERS' INSURANCE THROUGH TRAVELERS

DISCOUNT TICKETS FOR

- CINEMARK THEATERS
- DIETRICH THEATER
- MOVIES 14; WILKES-BARRE
- REGAL CINEMA THEATER; DICKSON CITY
- VACATION SPOTS SUCH AS CAMEL BEACH & KNOEBEL'S

OTHER LOW- or NO-COST SERVICES

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Cashier's Checks  
Money Orders  
DEBIT CARDS at  
minimal cost  
GAP Insurance