

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
- 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
- MONTHLY STATEMENTS
- BEARS INTEREST IF AVERAGE DAILY BALANCE > \$2,500
- 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



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
 - CINEMA 7
 - VACATION SPOTS SUCH AS CAMEL BEACH

OTHER LOW- or NO-COST SERVICES

- ~~~~~
- Cashier's Checks
 - Certified Drafts
 - Money Orders
 - DEBIT CARDS at minimal cost
 - GAP Insurance