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## Promotions

Team Loans	\$100 Cash Bonus	ZERO% APR Credit Cards
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### \$100 CASH BONUS

When you open a **FREE CHECKING ACCOUNT** with

- Direct Deposit
- Visa Debit Card
- Online Banking with eStatements
- SmartDebit Bill Pay

Open an Account



\*To be eligible for \$100 account credit, you must open a new Free Checking account with Visa Debit Card between February 1, 2016 and March 31, 2016 and utilize the following credit union services within the first 90 days after account opening: SmartConnect online banking, eStatements, Direct Deposit of \$500 or more, make at least two (2) bill payments with our SmartDebit online bill payment service, and perform at least 15 signature based Visa Debit Card transactions. (Signature based transactions are debit card purchase transactions in which you sign to authorize the transaction versus entering a PIN; depending on the merchant, some signature based transactions may not actually require a signature. Selecting "Credit" versus "Debit" at the time of purchase will direct a signature based transaction). Account must remain open for 90 days; \$100 credit will be posted to the checking account after the completion of the 90 day period and upon confirmation that the required account services were activated/completed. You must be a member of Andrews Federal Credit Union with an open Base Share Savings account (minimum \$5.00 balance) to open checking account; checking account is subject to approval. Offer available to new members and to

existing members (with no existing checking relationship with the credit union). Limit one (1) \$100 credit per member. Other restrictions may apply. Offer current as of 2/1/2016 and is subject to change without notice.

## ZERO% APR\* CREDIT CARDS

With multiple holiday bills arriving in the mail lately, it's time to transfer high-interest credit balances to Andrews Federal and save. Our **ZERO balance transfer offer** will help you save while you consolidate everything into a single monthly payment!

Let 2016 be the year you follow through with financial resolutions. Consolidate those high-rate credit cards with Andrews Federal with our Platinum or Titanium Visa® Rewards credit cards.

Apply Today



**Make This the Year.**  
Follow through with financial resolutions  
and consolidate high-rate credit cards.

\*0% Annual Percentage Rate (APR) promotional Balance Transfer offer available on Platinum Rewards cardholders; balance transfer must be completed between 1/1/2016 and 3/31/2016 to qualify for 0% APR promotional offer. Each balance transfer completed during the promotional period is subject to a fee equal to 1.5% of the balance transferred or \$50, whichever is greater. 0% promotional APR will apply to the balance transferred for 12 months; after the end of the 12 month period, the APR on the transferred balance will revert to the variable APR in place for your card type (7.99% - 18.00% APR for the Platinum Rewards card, depending on credit). Other restrictions may apply. The total amount of your balance transfer request plus the fee cannot exceed your available credit line. Please continue to make payments to your other account(s) until you know the balance has been paid. Offer is effective as of 1/1/2016 and is subject to change without notice. Membership with Andrews Federal Credit Union is required to obtain credit card account.