

Checking

AmeriCU has a smart Checking Account to fit your needs! All AmeriCU checking accounts feature FREE Direct Deposit, a NO-fee VISA[®] check/debit card and ATM access (hundreds of FREE ATMs!), FREE online + mobile banking (with BillPay, PayPeople person-to-person payments and more), NO per-check fees, check safekeeping, optional **Member Privilege** overdraft protection, and **FinanceWorks**, our FREE online personal financial management tool. AmeriCU's checking accounts are federally insured by NCUA.

AmeriCU Credit Union's **eServices** make it easy to manage your money – here, there and everywhere! Plus, open a NEW checking account today with FREE online + mobile banking and get a \$100 bonus*!

All AmeriCU Checking Accounts feature:

- Checking
- Online + Mobile Banking
- Direct Deposit
- VISA[®] Debit/Check Card
- No-fee access to AmeriCU ATMs and Kiosks
- eStatements
- eAlerts
- BillPay
- Bank-to-Bank Transfer
- Pay People
- Smart Deposit – deposit your checks safely and securely with your smartphone!
- No per check fees and unlimited check writing
- Check safekeeping
- Optional **Member Privilege overdraft protection**
- and More!

Choose the checking account that's right for you!

Freedom Checking

Freedom Checking is designed for members who use their checking account primarily to pay bills and are looking for an economical, convenient checking package. Along with all the benefits of an AmeriCU Checking account, Freedom Checking features NO

minimum balance, NO monthly fees, and NO check charges!

Performance Checking

Earn dividends, compounded and paid monthly, when you maintain an average daily balance of \$2,500 or more. Maintain an average balance of \$1,000 or more and save the \$5.00 monthly minimum balance fee. (If, in any month, the average daily balance falls below \$1,000, your account will be assessed a \$5.00 monthly minimum balance fee.)

Privileged Checking

For AmeriCU members age 50 or better, Privileged Checking offers you an outstanding package of services. Best of all, there are no fees! Earn dividends, compounded and paid monthly, when you maintain an average daily balance of just \$500 or more.

Plus, Privileged Checking members receive: Free checks (up to 150 per order, in our exclusive design). No-fee AMEX Travelers Cheques Discounts on AMEX Gift Cheques and TravelFunds Direct Services. See our Service Fee Schedule for a list of additional discounts and services.

Prestigious Checking

Using Direct Deposit, this plan makes the most of your bill-paying money and pays you dividends on your balances while it saves you monthly fees. This is a tiered rate checking account. Earn dividends, compounded and paid monthly, when you maintain an average daily balance of \$5,000 or more. Maintain an average balance of \$5,000 or more and save the \$10.00 monthly minimum balance fee. (If, in any month, the average daily balance falls below \$5,000, your account will be assessed a \$10.00 monthly minimum balance fee.) Reimbursement of up to 6 non-proprietary ATM fees per month.

Health Savings Account (HSA) Checking

With AmeriCU's Health Savings Account (HSA) Checking, qualified members (those enrolled in a High Deductible Health Insurance plan) can make tax-deductible contributions into their single or family account, accumulate tax-deferred earnings and withdraw funds tax-free for qualified medical expenses. Also, eligible account balances of \$25 or more earn dividends which are compounded and paid monthly, funds roll over from year to year (and help establish a long-term investment alternative).

Free VISA® Check/Debit Card

Instead of writing a check to pay for groceries, shopping or anything else, you can use your AmeriCU VISA® Check/Debit Card wherever VISA® is accepted. Instead of using credit, you're paying with funds directly from your checking account and you can use your VISA® Check/Debit Card to get cash instantly at thousands of ATMs! Also, **Verified by VISA®** helps protect you when you shop online!

Lost or Stolen Card?

Contact 1.800.449.7728 immediately and we'll help you out!

Traveling? Let AmeriCU Know!

AmeriCU proactively safeguards your account from potential fraud by blocking certain transactions flagged by our fraud detection system, and/or placing a temporary freeze on your card, protecting your funds. While these safeguards may occasionally inconvenience you, our ultimate goal is to protect you from fraud and ensure that your accounts are safe and your transactions valid. If you plan to use your AmeriCU debit or credit card while traveling, please call 1.800.388.2000 or stop by one of our Financial Centers to place your account(s) on travel status.

Check Reorder

You can reorder checks by **logging in** to online banking clicking Additional Services and then Order Checks, or by calling Deluxe at 1.877.838.5287.

If there are problems with the check order you receive, or if you place an order with incorrect information, please contact Deluxe at 1.877.984.4146 and they will correct it for you.

Note: Always verify that all the information is accurate and current. Checks are not forwarded in the mail, so if you're a snowbird, be sure place your order with plenty of time for it to arrive before you leave for the winter.

Electronic Funds Transfer Agreement and Disclosure

*\$100 New Checking Bonus offered for new AmeriCU personal checking accounts in good standing with direct deposit, online banking, and statements; and at least six (6) VISA® check/debit card

transactions within 60 days of account opening. The bonus will be provided 61 days after account opening (or next business day in the case of a weekend or holiday) only if (1) minimum balance and required service criteria are retained during this required period, and (2) the account is in good standing. Depending on the type of checking account opened, the account may pay no dividends, or pay dividends up to 0.35% Annual Percentage Yield (APY). Required minimum balances range from \$0 to \$25,000. Fees may reduce earnings and APYs for dividend-paying accounts are variable and may change after an account is opened. Rates current as of 1/1/16. Equal Housing Lender. Membership restrictions apply. Federally insured by NCUA.