

Dreaming of a checking account that pays higher dividends without a large balance requirement? Your dream just came true. Open a new Advantage Checking account with a \$500 monthly Direct Deposit<sup>1</sup> and you'll get **\$150 and 0.20% APY**\* on your monthly balance.<sup>1</sup>

- \$150 cash deposit with a \$500 monthly direct deposit
- Earn 0.20% APY\* on monthly balances over \$1,500

- Early Direct Deposit with online banking<sup>2</sup>
- Transfer money for free between Andrews Federal and banks or credit unions
- Protect your money by freezing your debit card in online banking 24/7
- Access to over 5,000 Shared Branches and 30,000 no-fee ATMs nationwide

## Open an Advantage Checking Account today!

Already a member, open it easily in Online Banking. Not a member, click here to join!

## Advantage Checking

			ates Effective 10-10-2017	
Minimum to Earn APY <sup>1</sup>	Dividend Rate	Annual Percentage Yield (APY)		Alert Me
\$1500	0.20%	0.20%	Open	

<sup>1</sup>Rates stated are variable and may change at any time. Fees may reduce earnings on the account. Dividends are compounded and credited monthly. A monthly service fee applies if Advantage Checking balance falls below \$1,500.

\*Advantage Checking - APY = Annual Percentage Yield. Annual Percentage Yield of 0.20% effective as of October 1, 2017. Fees may reduce earnings on the account. Dividends are compounded and credited monthly. A monthly \$10.00 service fee applies if Advantage Checking balance falls below \$1,500. Must be a member of the credit union to open any deposit account. Deposit terms are subject to change without notice.

\*\*Immediate family means that you are a spouse, child, sibling, parent, grandparent, or grandchild of an existing member, or you live in the same household as an existing member.

<sup>1</sup>\$150 Advantage Checking with Direct Deposit Promotional Offer - To receive the one-time \$150 credit, you must establish a monthly direct deposit of \$500 or more and maintain a \$1,500 minimum balance during the promotional period of October 1 through December 31, 2017. Offer valid for new Advantage Checking accounts only and one credit per membership (members with Free Checking are not eligible). The \$150 credit will be credited to the member's checking account within 90 days of the end of the promotion on December 31, 2017. Membership eligibility required.

<sup>2</sup>Not guaranteed; see your payor/employer with questions.

<sup>3</sup>No ATM fees charged by Andrews Federal or CO-OP when using a CO-OP ATM.

&sup4;Online banking registration is required to use our Mobile App. Data and message carrier rates may apply. Please check with your provider for details.