



## Auto Loan

With a quick and easy application process, we make purchasing your next car hassle-free.

APPLY NOW

USE PROMO CODE:  
**OPENVAULT**

**\$100**  
**CASH BACK**



## Checking

We offer a wide range of checking options to make your banking experience easier.

APPLY NOW

USE PROMO CODE:  
**OPENVAULT**

**GET UP TO**  
**\$250**  
**CASH BACK**

on a qualifying checking account with direct deposit.\*



## Refer-A-Friend

Ask your friends and family to become a member today and you'll both be rewarded.

APPLY NOW

USE PROMO CODE:  
**OPENVAULT**

**\$25**

**THE MORE OFFERS YOU TAKE ADVANTAGE OF,  
THE MORE YOU COULD SAVE.**

\*Limited time offer. RESTRICTIONS APPLY. Existing Chartway, HeritageWest, and SouthWest Community credit card balances and loans are not eligible. Offers effective 01/04/16 through 12/31/16. Offers may change or end at any time without notice. One coupon per eligible member. Cannot be combined with any other offer. No cash value. Not redeemable for cash. Rates subject to credit qualifications and certain terms and conditions. Not all applicants will qualify for the lowest rate. Any applicable state and/or federal taxes are the sole responsibility of the member. Bonuses will be credited to member savings account within 90 days. Normal underwriting guidelines apply. CREDIT CARD: A fee of 1% will be assessed on all international transactions. Qualified applicants will receive 1% of their transferred credit card balances up to \$300. HOME EQUITY: Qualified

applicants will receive \$100 for every \$10,000 of new money advanced up to \$300. Bonus will be credited to member savings account within 90 days. Normal underwriting guidelines apply. Any applicable state and/or federal taxes are the sole responsibility of the member. Minimum equity line or loan of \$10,000. Equity lines are variable. Fees, ranging from \$300 to \$500, may be incurred. Property insurance required. Maximum APR of 18%. Texas residents subject to the Homestead Act. CHECKING: To qualify, you must establish a new, active Direct Deposit service on a new checking account. All Direct Deposit paperwork must be processed in order to be eligible for the credit. Account will be credited within 90 days after the first direct deposit posts to the account. Minimum total direct deposit of \$500 per month in order to receive \$250 promotional incentive. AUTO: Minimum auto loan of \$10,000. Qualified applicants will receive \$100 when they open a new auto loan. REFER A FRIEND: A \$5 minimum balance is required to open and maintain savings account and to obtain bonus. Bonus will be deposited within five days of account opening. Program must be mentioned at time of joining for account to be credited. Fees may reduce earnings and rates may change. Limit 20 referrals per member. One coupon per eligible member. Cannot be combined with any other offer. No cash value. Not redeemable for cash.