

# Mobiloil

SMART FLEX

APPLY

JOIN US

## SMART FLEX

**EARN UP TO**  
**1.40%<sup>APY</sup>**

**AVAILABLE BONUS \$500**

\*Restrictions apply

# INVEST THE

- Open **online** or **in person** with a **NEW**
- Watch your savings grow with
- Access is available 24/7 via



- MONEY** investment of **\$5000** or more from another financial institution.
- **\$500 BONUS** when you open the account with a **NEW MONEY** investment of \$50,000 or more.<sup>\*1</sup>
  - Insured up to NCUA allowable limit.
- up to **1.40%** APY on balances of \$25,000 or more.<sup>\*2</sup>
- Balances up to \$24,999 earn a competitive tiered rate.<sup>\*3</sup>
  - Dividends are compounded monthly and calculated on your daily balance.
- mobile app and online at [mobiloilcu.org](http://mobiloilcu.org).<sup>\*4</sup>
- No minimum balance requirement.
  - Link SmartFlex as an overdraft source to your Mobiloil Credit Union Checking Account.<sup>\*5</sup>

SMART FLEX is a personal money market savings account. One SMART FLEX account per membership. Minimum opening deposit is \$5000 or more in new money from another financial institution. SMARTFLEX has no maintenance fee or minimum balance. Access is limited to online, in app, by phone or in person. This account cannot be accessed with paper checks or a debit card. 1. \$500 BONUS is earned when a minimum opening deposit of \$50,000 or more in NEW MONEY from another financial institution is used to establish account. Balance of \$50,000 or more must be maintained for 60 days from date of opening. Bonus is automatically deposited to the account upon meeting qualifiers. 2. APY is annual percentage yield. Rates are subject to change without notice. 3. Less than 10,000 .50% APY 10,001 – 24,999 .75% APY. Rates subject to change without notice. 4. Per Reg D withdrawal guidelines; online and in app transactions are limited to 6 per month. A \$15 fee is assessed for withdrawals beyond allowable limit. Unlimited withdrawals



are allowed in person at any Mobiloil CU location. However, a \$7 fee may be assessed after 3 in person withdrawals. 5. Mobiloil CU allows automatic transfers from a linked account be used to pay overdrafts when necessary. A \$5.50 fee is assessed when an overdraft transfer is initiated.

**Federally insured by NCUA.**

### SMART FLEX - A Money Market Account for Life.

