


ELITE CHECKING

Open an Elite Checking Account and Get \$100.*

Get more of what you want from your checking account and less of what you don't. A free Elite Checking Account with Baton Rouge Telco Federal Credit Union pays you dividends without all the fees that the big banks charge. No, really!

Members Enjoy

- No monthly fees
- No minimum balances
- Free 24/7 account access using **Mobile & Online Banking** and **MANDI**
- Free Bill Pay
- Free eStatements
- Free "Instant Issue" Visa Debit Card
- Access to 73,000 surcharge-free ATMs nationwide
- Over 5,000 CO-OP Shared Branching locations nationwide
- Overdraft Protection available
- Earns dividends on balances greater than \$2,500
- Mobile check deposit
- Visa® Debit and  Pay

Visit any Telco **location** today to get started!

Overdraft Protection & Privilege

Overdraft Protection transfers funds from your savings account to cover a charge to your checking account if funds are unavailable; the funds will transfer from your savings, if funds are available to cover the charge and the \$5 per transaction fee.

Overdraft Privilege authorizes your checking account to accept charges that overdraw the account up to \$500. There is a \$30 per transaction fee for each charge that is submitted to the overdrawn account. **Click here** to opt-in.

To qualify for Overdraft Privilege

- Your account must remain positive with no fees for 60 days
- You must have at least \$400 in aggregate deposits during those same 60 days
- You may not have any delinquent loans

*No payment necessary. Must open an Elite Checking Account, enroll in eStatements, and have direct deposits of at least \$500 per month. Once these requirements are met, you will receive \$100 deposited into the account as a bonus within 30 days. Account must be open and in good standing (not negative) at time of payout to receive bonus. The bonus is considered interest and will be reported to the IRS on your 1099-INT form. Offer expires March 2, 2018. For complete rates, terms and conditions, see a Telco team member. For qualified Telco members. Federally insured by the NCUA.

