

# The MemberPLUS Relationship Program

## Brings You More Benefits

When you choose AmeriCU, we think you deserve to be rewarded. And what better way than with extra financial benefits! Not just one-time flashy gifts, but solid benefits you can count on again and again—extra ATM rebates and better rates on Share Certificates and loans.

➔ **Check out this easy-to-use chart to see how you may qualify for the most MemberPLUS benefits possible!**

To see which MemberPlus benefit level is best for you, simply add up the total value of your AmeriCU deposits and loans (per account). Be sure you include the qualifying financial products and services so you don't miss out on any enhanced benefits.

## Prefer More *Flexibility* in Your Relationship?

If meeting balance levels isn't for you, opt for MemberPLUS Flex, where you can still earn extra benefits while taking full advantage of our automated financial services—with no minimum balances to worry about. See the chart for all the details.

24 HOURS A DAY, SEVEN DAYS A WEEK  
www.americu.org

Member Service Center  
1.800.388.2000  
support@americu.org

TeleLink Service  
1.800.232.4330  
315.337.4373 (Utica/Rome)



REAP THE REWARDS OF A GREAT RELATIONSHIP

# MemberPLUS

RELATIONSHIP PRICING



Equal Housing Lender  
Membership restrictions apply  
Federally insured by NCUA

# MemberPLUS

## Your Relationship with AmeriCU Deserves Extra Benefits

Choosing to become a member of AmeriCU Credit Union gives you great instant value, and you can earn even more benefits by continuing to choose us. This chart details four levels of benefits where the total value of your financial relationship (per account) adds up to some very nice extras. Simply add up the total value of your AmeriCU deposits and loans (per account) to see which MemberPLUS benefit level fits you best. Be sure you include the qualifying products and services so you don't miss out on any enhanced benefits.

	CORE	CONNECT	CONNECTPLUS	PARTNER
<b>Aggregate Account Balance</b> (Shares, Loans, Credit Cards, Mortgages and Investments PER Account)	No Minimum	\$25,000+	\$100,000+	\$250,000+
Service Requirements	None	Savings Checking Direct Deposit Online Banking eStatements Active VISA® Debit card	Savings Checking Direct Deposit Online Banking eStatements Active VISA® Debit card	Savings Checking Direct Deposit Online Banking eStatements Active VISA® Debit card
Online Banking	Free	Free	Free	Free
eStatements	Free	Free	Free	Free
VISA® Debit Card <sup>1</sup>	Free	Free	Free	Free
Withdrawals at AmeriCU ATMs	Free	Free	Free	Free
Bill Pay <sup>1</sup>	Free	Free	Free	Free
BIG BLUE Kiosks (Self-Service)	Free	Free	Free	Free
Member Service Center Transactions <sup>2</sup>	Free	Free	Free	Free
Financial Center Transactions <sup>2</sup>	Free	Free	Free	Free
Check Writing	Unlimited	Unlimited	Unlimited	Unlimited
<b>ATM Rebates</b> (AmeriCU Fee & Foreign ATM Fees)	–	Up to \$8 per Month	Up to \$10 per Month	Up to \$15 per Month
<b>Share Certificate Rate Enhancement<sup>3</sup></b>	–	+0.05%	+0.10%	+0.15%
<b>Loan Rate Discount<sup>4</sup></b>	–	–0.10%	–0.25%	–0.50%
<b>Mortgage and Closed End Home Equity Loan Rate Discount<sup>5</sup></b>	–	–0.10%	–0.25%	–0.25%

- Requires Checking.
- Transactions include those performed on your AmeriCU account at an AmeriCU Financial Center with the AmeriCU Member Service Center. Flex level \$1.00 transaction fee applies to any transaction that can be performed through self service (i.e. TeleLink, online + mobile banking, ATMs and BIG BLUE Kiosks).
- If required products and services are not maintained during the term, your enhanced Share Certificate rate will revert back to the regular Share Certificate rate available at the time of opening, for the remainder of the term. Promotional rate offers do not qualify for rate enhancement.
- Loan Rate Discount applies to eligible loans with automatic payment (payroll distribution, auto-transfer or ACH origination). Marine/RV Loans, Indirect Vehicle Loans, Share-Secured Loans, Share Certificate-Secured Loans, Home Equity Lines of Credit, and Credit Cards are not eligible for rate discounts. Promotional rate offers do not qualify for rate enhancement.
- Mortgage and Closed End Home Equity Loan Discount applies to Adjustable Rate and Conventional Mortgages and Closed End Home Equity Loans with automatic payment (payroll distribution, auto-transfer or ACH origination) only. Some restrictions apply. Please ask your AmeriCU representative for complete details on current rates, terms, and conditions.

Program requirements and benefits are subject to change at any time without notice. Benefit level qualifications will be reviewed and adjusted quarterly.

# MemberPLUS Flex

## Prefer More Flex Instead?

If meeting balance levels isn't for you, then request the Flex option where you can make the most of our automated services and still earn additional benefits!

FLEX
No Minimum
Savings Checking Direct Deposit Online Banking eStatements Active VISA® Debit card
Free
Free
Free
Free
Free
Free
Free
Free
Free
Free
\$1.00
\$1.00
Up to 4 free per month Bill Pay User- Up to 10 free per month
Up to \$10 per Month
+0.05%
–0.10%
–0.10%