

The MemberPLUS Relationship Program

Brings You More Benefits

When you choose to manage your finances with AmeriCU, we think that choice deserves to be rewarded. And what better way than with extra financial benefits! Not just one-time flashy gifts, but with solid benefits you can count on again and again—extra ATM rebates, plus better rates on CDs and loans! That's exactly what a great relationship deserves, right?

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

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 financial products and services so you don't miss out on any enhanced benefits.

Prefer More *Flex* in Your Relationship?

If meeting balance levels isn't for you, then 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. It's all detailed clearly on the chart.

With MemberPLUS, the Future Belongs to Great Relationships!

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

TeleLink Service
1.800.232.4330
315.337.4373 (Utica/Rome)

Member Call Center
1.800.388.2000
support@americu.org

INSURANCE & INVESTMENT SERVICES

AmeriCU Services, LLC
1.800.352.9699
services@americu.org

AmeriCU Capital Management, LLC
1.800.352.9699
retirement@americu.org



www.americu.org | 800.388.2000



Equal Housing Lender
Membership restrictions apply
Federally insured by NCUA

0001-310-M106 5/2015
MK#234



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REAP THE REWARDS OF A GREAT RELATIONSHIP

MemberPLUS

RELATIONSHIP PRICING

MemberPLUS

Your Relationship with AmeriCU Deserves Extra Benefits

AmeriCU values everything members do with our Credit Union. While just being a member gives you great instant value, you can earn extra benefits by doing more with 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
Aggregate Account Balance (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 VISA® Check Card	Savings Checking Direct Deposit Online Banking eStatements VISA® Check Card	Savings Checking Direct Deposit Online Banking eStatements VISA® Check Card
Online Banking	Free	Free	Free	Free
eStatements	Free	Free	Free	Free
VISA® Check Card	Free	Free	Free	Free
AmeriCU ATM Withdrawals	Free	Free	Free	Free
Bill Pay ¹	Free	Free	Free	Free
VISA® Check Card Signature Transactions	Free	Free	Free	Free
BIG BLUE Kiosks (Self-Service)	Free	Free	Free	Free
Credit Union Official Checks ²	Free	Free	Free	Free
Member Call Center Transactions ³	Free	Free	Free	Free
Financial Center Transactions ³	Free	Free	Free	Free
Check Writing	Unlimited	Unlimited	Unlimited	Unlimited
ATM Rebates (AmeriCU Fee & Foreign ATM Fees)	–	Up to \$8 per Month	Up to \$10 per Month	Up to \$15 per Month
CD Rate Enhancement⁴	–	+0.05%	+0.10%	+0.15%
Loan Rate Discount⁵	–	-0.10%	-0.25%	-0.50%
Mortgage and Closed End Home Equity Loan Rate Discount⁶	–	-0.10%	-0.25%	-0.25%

- Requires Checking.
- Official Checks are free if printed at BIG BLUE Kiosks, or if valued at \$30,000 or more and printed by an AmeriCU representative.
- Transactions include those performed on your AmeriCU account at an AmeriCU Financial Center or AmeriCU Member Call Center. Flex level \$1.00 transaction fee applies to any transaction that can be performed through self service (i.e. telephone banking, online banking, ATMs and BIG BLUE Kiosks).
- If required products and services are not maintained during the term, your enhanced CD rate will revert back to the regular CD 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, CD-Secured Loans, Home Equity Lines of Credit, VIP 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). 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 VISA® Check Card
Free
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%