

# 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, Home Renovation Loans, Home Improvement Loans, 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
\$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%



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Equal Housing Lender. Insured by NCUA. Membership restrictions apply.

