

CHECKING SAVINGS LOANS

Make the step up
to a credit union.



**Interstate
Credit Union**



What is a credit union? A credit union is a not-for-profit financial institution that offers many of the same services as banks. However there are also differences that allow credit unions to extend unique advantages to the people it serves.

What is member ownership? People who do their banking at a credit union are not just customers. They are full voting members of that credit union. They are also owners of the institution, with each member owning one share, no matter how much money they deposit. With this unique relationship, members find a higher level of attention and service than they may have been used to.

What are the other advantages? As a non-profit, a credit union can offer lower loan rates, higher savings rates, and lower fees. Also, officers and staff are able to extend a greater focus and flexibility, plus special services to provide the smartest financial solutions for each member. For example, short-term loans are available for when unexpected expenses pop up. Extras at credit unions include credit cards with no annual fee. Plus you can do your banking at over 600 Credit Union Service Centers across the country.

What about security? Like banks, credit unions are strictly regulated. Deposits are Federally insured up to \$100,000 by the National Credit Union Share Insurance Fund, which is similar to the FDIC. No individual has ever lost a penny at a Federally-insured credit union.

Who can become a member? Traditionally, credit unions have been limited to employees of certain organizations, but today more and more people may participate in the benefits. Anyone who lives or works in Appling, Long, Liberty or Wayne Counties may become a member of Interstate Credit Union.

CHECKING

No Strings Free Checking

- ▶ Unlimited free checking - write all the checks you want with no charge
- ▶ No minimum balance to avoid monthly fees
- ▶ No monthly maintenance fee
- ▶ No per check charges
- ▶ No direct deposit required
- ▶ First order of checks free

Free Checking With Interest

- ▶ Earn interest, get unlimited check writing, and avoid the \$4 monthly service fee by keeping a minimum daily balance of just \$300, OR by direct depositing your paycheck
- ▶ Higher-than-average dividends
- ▶ First order of checks free

Freedom Checking for Seniors

- ▶ For members who are 55 and older
- ▶ No monthly service fee
- ▶ Earn interest with a minimum average daily balance of \$300
- ▶ Unlimited check writing
- ▶ Free personalized checks, free cashiers and travelers checks, and free notary service
- ▶ Receive a 50 basis point discount on most consumer loans, and a 25 basis point premium on advertised certificate of deposit rates

Scholar Checking

- ▶ For members who are full-time students, aged 13 to 23
- ▶ No monthly service fee
- ▶ Earn interest with a minimum average daily balance of \$300
- ▶ Unlimited check writing
- ▶ Free personalized checks, and free travelers checks

Educator Account

- ▶ Available to teachers and administrators in Appling, Liberty, Long and Wayne Counties.
- ▶ Free Checking with Direct Deposit. No minimum balance.
- ▶ Free checks, cashier checks, travelers checks, money orders
- ▶ Discounts on loans, plus premium CD rates

All dividends are compounded and paid monthly

SAVINGS

Personal Savings

- ▶ No monthly service fee
- ▶ Earn interest with minimum balance of just \$100, compounded and paid quarterly
- ▶ Up to six free withdrawals per quarter

Vacation Club Account

- ▶ Put away as much or as little as you like, whenever you wish, to save for vacations trips
- ▶ No monthly service fee
- ▶ Earn interest with minimum balance of just \$100, compounded and paid quarterly
- ▶ Up to six free withdrawals per quarter

Christmas Club Account

- ▶ Have the money you need during Christmas shopping season to get great gifts for loved ones
- ▶ No monthly service fee
- ▶ Earn interest with minimum balance of just \$100, compounded and paid quarterly

Savasaurus Kids' Savings

- ▶ For children up to age 12, a great way to learn to save
- ▶ No monthly service fee
- ▶ Interest bearing account, compounded and paid quarterly, with no minimum balance
- ▶ Kids can earn "Sammy Money" by making deposits, reading books and getting good grades. They can then purchase Sammy T-shirt, pencils, coloring books, sun visors and much more
- ▶ Up to six free withdrawals per quarter

'CU SUCCEED' PROGRAM FOR TEENS

- ▶ With a entertaining newsletter and an informative, interactive website, teens can learn about: balancing a checkbook, getting credit, budgeting, getting a car loan, plus choosing a college and ways to pay for it.
- ▶ Ask about 'CU Succeed' accounts and services for teens.

Money Market

- ▶ A premium interest-bearing account offering higher dividends on balances of \$2500 or more
- ▶ No monthly service fee
- ▶ Up to six free withdrawals per quarter

Certificates of Deposit

- ▶ Terms of 12 to 60 months
- ▶ Members may receive monthly checks or have dividends transferred to a specified account each month
- ▶ \$1000 minimum initial investment

Individual Retirement Account (IRA)

- ▶ A smart way to save for retirement, with special tax advantages
- ▶ We will help choose the interest-bearing investment type that best suits your goals
- ▶ No monthly service fee

OTHER SERVICES

- ▶ **Access to nationwide credit union network of ATM's.** Just look for the 'CU HERE' symbol at over 2,150 locations throughout the country for unlimited free ATM withdrawals.

- ▶ **MasterCard** credit card with low interest rates and no annual fee

Travelers checks and cashiers checks

- ▶ **ATM Cards and VISA Check Cards**

- ▶ **Notary Public** service

- ▶ **Telephone Banking** for 24/7 access to your account. Call 1-800-391-8951 to verify balances, see if a check has cleared, and make fund transfers.

LOANS

Personal Loans

- ▶ Great rates to help you acquire the things you need

Secured Loans

- ▶ Use the money in your savings account as loan collateral

One-Payment Loans

- ▶ Small, short-term loans that don't require monthly payments

Personal Line of Credit

- ▶ If you have strong credit, you can have access to a specified amount of cash whenever you want, without having to keep applying for loans
- ▶ Can be used to cover checking overdrafts

Home Equity Line of Credit

- ▶ Use up to 90% of the equity in your home to make those home improvements you've been putting off

Car and Recreational Vehicle Loans

- ▶ For new and used automobiles, as well as boats, campers, 4-wheelers and more
- ▶ Smart options for getting what you want, with terms you can live with

Mortgage Loans

- ▶ We'll help you through the steps to make your mortgage application and closing go smoothly
- ▶ Great rates and options that fit your needs perfectly
- ▶ Refinance at a lower interest rate, and have extra money for home improvements or whatever else you need

Land and Construction Loans

- ▶ Borrow to purchase a lot for future home building plans
- ▶ Borrow to begin construction on your new home

Standard credit criteria apply to all loan applications

INTERSTATE CREDIT UNION ONLINE AT **IUFCU.ORG**

PAYING YOUR BILLS ONLINE IS EASY — AND IT'S FREE!

- ▶ Sure, you're used to paying your bills the old way. Others were hesitant at first, but now they'll tell you it's simple to get started with Online Bill Pay.
- ▶ With just a few mouse clicks, you can now send money from your account to anyone. You'll find you have more control of your money than ever before.
- ▶ Remember, with powerful, multi-level internet security systems at Interstate Credit Union, your money and financial information are always safe and secure.
- ▶ We'll help you get up and running. And if you ever have a question, just call 1-800-822-1124.
- ▶ To get started, go to www.iufcu.org (If you haven't signed up for Internet Banking, click on the link at the top of the page, then click on Enrollment). To register for Bill Pay, log in to Internet Banking, click on Personal Options, then on Enroll.

DISCOVER WHAT ELSE YOU CAN DO WITH **INTERNET BANKING**

- ▶ Check your current balance on checking, savings, and CD accounts
- ▶ Verify transactions on any account, including recent deposits, or see if a recent check has cleared
- ▶ Find, view and print out your cleared checks
- ▶ Withdraw funds by check, make a loan payment from savings, or transfer funds between your or family members' accounts
- ▶ Advance funds on your line of credit
- ▶ Find out current interest rates for loans or CDs, and get details on all Interstate Credit Union services
- ▶ Reorder personalized checks online

Make the step up
to a credit union



Jesup

705 West Cherry Street, Jesup GA 31545
912-427-3904

Baxley

948 South Main Street, Baxley GA 31513
912-367-9719

Riceboro

2366 Interstate Road, Riceboro GA 31323
912-884-2754

Toll-free 800-822-1124

Visit us online at www.iufcu.org

