



# Plus Advantage Level

The Plus Advantage Level is the first level where you get some of the extra good stuff with a smaller account relationship. The Plus Advantage Level requires a primary account relationship of \$2,500 or more — *calculated each month end by adding the monthly average daily balance for deposits, plus the end of the month balance for loans not delinquent*. If the balance drops below \$2,500, you still receive all the advantages below for only \$7.00 per month.

## ACCOUNT FEATURES:

## COST:

### Deposit Advantages

Savings - Free with only \$0.01 minimum balance	FREE
IRA Second Account Option	
Other deposit products with competitive rates	

### Checking Advantages *(With approved credit - some restrictions may apply)*

Checking Plus checking account - The average daily balance above \$1,000 will earn the current interest rate.	FREE
Second Checking Plus account- (restrictions apply)	FREE
Check Orders - one box every 12 months only on first Checking Plus checking account	FREE
Check Orders - second Checking Plus account	Selection Price
Overdraft Protection - for both Checking Plus accounts - transfers from line of credit, savings	
Courtesy Pay per checking account up to \$400	\$20/item
VISA Debit Card - no transaction fees and daily limit is \$1,500 for each Checking Plus	FREE
ATM Card (If you do not have a Debit Card)	FREE

### Loan Advantages *(With approved credit - some restrictions may apply)*

Installment loans - current low rates and Reward Program	
Mortgage loans - current low rates	
Home Equity Line of Credit - no closing costs	
Other loan products - current low rates	
APR discount with 2nd secured loan (excludes CD, real estate and share secured loans)	0.25%

### Automated Advantages

BillPayer (if used; FREE with e-Statement)	\$2.95/month
Call24	FREE
CO-OP ATMs (no surcharge)	FREE
e-Statements	FREE
MCU ATMs	FREE
mcu@home (Internet banking)	FREE
Mobile Banking (if used; FREE with e-Statement)	\$1.00/Month

### Other Features

Additional ATM/Debit card	\$2.00
FAX, e-Mail, or phone transfers (excludes Call24)	\$1.00 each
Money Orders	\$1.00 each
Non-Sufficient Funds (NSF), Returned Deposit and Stop Payment fees	\$20.00 each
Official Checks	\$1.00 each
Paper Statement (excludes end-of-the year mailing)	\$2.00/Month
Replacement Card - Debit or ATM	\$2.00
Shared Branch Transaction	FREE
Teller Cash Back	FREE
Temporary Checks	4 for \$1.00