



Smart Start Advantage Level

The Smart Start Advantage Level is an account which gets you off to the right start for free and only requires a primary account relationship of \$0.01. You receive all the advantages below with no monthly fee.

ACCOUNT FEATURES:

COST:

Deposit Advantages

Savings - Free with only \$0.01 minimum balance FREE

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

Smart Start Checking FREE

- no minimum balance requirement
- no monthly maintenance fee
- no per check charge

ATM Card FREE

Checks (per box) Selection Price

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

Installment loans (secured by a title) - current low rates

Automated Advantages

BillPayer (if used) \$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) \$1.00/Month

Other Features

FAX, e-Mail, or phone transfers (excludes Call24) \$2.00 each

Money Orders \$1.00 each

Non-Sufficient Funds (NSF), Returned Deposits and Stop Payments fees \$22.00 each

Official Checks \$1.00 each

Paper Statement (excludes end-of-the year mailing) \$2.00/Month

Replacement ATM Card \$2.00

Shared Branch Transaction (each transaction) \$2.00

Teller Cash Back FREE

Temporary Checks 4 for \$2.00

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