



Ultra Advantage Level

The Ultra Advantage Level is available for those of you who want the most “bang for your buck”! You choose to rely on MCU to help you manage all of your deposits and loans — and therefore, you get all the good stuff.

The Ultra Advantage Level requires a primary account relationship of \$25,000 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 \$25,000, you still receive all the advantages below for only \$12.00 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)*

Ultra Checking - reverse tier interest-bearing checking account — The first \$0.01 - \$1,000 <i>(based on average daily balance)</i> will earn a premium interest rate. Balances above \$1,000 earn the current interest rate. Rates are subject to change at any time.	FREE
Second Ultra Checking account - (restrictions apply)	FREE
Check Orders - two boxes every 12 months only on first Ultra Checking account	FREE
Check Orders - second Ultra Checking account	Selection Price
Overdraft Protection - for both Ultra Checking accounts - transfers from line of credit, savings	
Courtesy Pay per checking account up to \$600	\$18/item
VISA Debit Card - no transaction fees and daily limit is \$2,000 for each Ultra Checking	FREE
ATM 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	FREE
Call24	FREE
CO-OP ATMs (no surcharge)	FREE
e-Statements	FREE
MCU ATMs	FREE
mcu@home (Internet banking)	FREE
Mobile Banking	FREE

Other Features

Additional ATM/Debit card	FREE
FAX, e-Mail, or phone transfers (excludes Call24)	FREE
Money Orders	FREE
Non-Sufficient Funds (NSF), Return Deposit and Stop Payment fees - new lower fee	\$18.00 each
Official Checks	FREE
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	FREE