



e-Connect Advantage Level

e-Connect Advantage Level is for people who are on the go. It has everything you need to manage your money electronically 24/7. The e-Connect Advantage Level 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
Other deposit products with competitive rates	

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

e-Connect Checking (all transactions are done electronically)	FREE
— no minimum balance requirement	
— no monthly maintenance fee	
— per paper check fee	\$1.00/check
VISA Debit Card - no transaction fees and daily limit is \$1,000	FREE
ATM Card (If you do not have a Debit Card)	FREE

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

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

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	\$2.00
FAX, e-Mail, or phone transfers (excludes Call24)	\$2.00 each
Money Orders	\$1.00 each
Non-Sufficient Funds (NSF), Returned Deposits and Stop Payment fees	\$22.00 each
Official Checks	\$1.00 each
Paper Statement (excludes end-of-the year mailing)	NA
Replacement Card - Debit or ATM	\$2.00
Shared Branch Transaction (each transaction)	\$2.00
Teller Transaction	\$1.00
Temporary Checks	NA

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