



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 account relationship 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
(Savings, Certificates of Deposit, IRAs, Special Savings Accounts, Money Market Accounts)

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 Selection Price

Overdraft Protection - for both Checking Plus accounts - transfers from line of credit, savings

Courtesy Pay per checking account up to \$400 \$25/item

VISA Debit Card - no transaction fees and daily limit is \$1,500 for each Checking Plus 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

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

FAX, e-Mail, or phone transfers (excludes Call24) \$1.00/page

Money Orders \$1.00 each

Non-Sufficient Funds (NSF), Returned Check and Stop Payment fees \$25.00 each

Official Checks \$1.00 each

Paper Statement \$2.00/month

Replacement Card - Debit \$5.00

Safe Deposit Box Price varies per size

Shared Branch Transaction FREE

Teller Cash Back FREE

Temporary Checks - with \$100.00 minimum balance 4 for \$1.00