



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

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

Ultra Checking - reverse tier interest-bearing checking account — The first \$0.01 - \$1,000 *(based on average daily balance)* 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 Selection Price

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

Courtesy Pay per checking account up to \$600 \$23/item

VISA Debit Card - no transaction fees and daily limit is \$2,000 for each Ultra Checking 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 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 Debit card FREE

FAX, e-Mail, or phone transfers (excludes Call24) FREE (1st page)

Money Orders FREE

Non-Sufficient Funds (NSF), Returned Check and Stop Payment fees \$23.00 each

Official Checks FREE

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

Replacement Card - Debit \$2.00

Safe Deposit Box Price varies per size

Shared Branch Transaction FREE

Teller Cash Back FREE

Temporary Checks 4 for \$1.00