

NO NEW FEES

You won't find any new fees with our Member Merits program. Instead, you have an opportunity to reduce or eliminate many of the fees you may now be paying. Sometimes all it takes is adding one service to move to a higher level. Consider some of the ways you can increase your Member Merits:

- Have your paycheck Direct Deposited to the Credit Union.
- Refinance your auto (and discover our great rates).
- Transfer credit card balances to our VISA!
- Move your Checking Account to the Credit Union & save!
- Open a CD, Money Market or IRA.
- Take out a Home Equity Loan.
- Refinance your mortgage.

WHAT ARE the BENEFITS of DIRECT DEPOSIT

Direct Deposit is the safe, convenient way to have your paycheck, Social Security payment or pension deposited into your Credit Union account. You'll have peace of mind knowing the funds are credited to your account in a timely manner whether you're on vacation, sick or just too busy to make a deposit in person.

Ask your payroll department if your company offers Direct Deposit. Then drop us a line and we'll walk you through the set-up process. Invest two minutes of your time and gain peace of mind knowing your money is secure.

After your Direct Deposit is established, you can conveniently access your account using an AFCU MasterMoney Debit Card. Use it at the ATM for cash withdrawals and for all your purchases, big or small. Open a free Checking Account with us and you're set to manage all your finances.

HOW DOES the MEMBER MERITS LOAN DISCOUNT WORK?

All Premier and Enhanced Members with vehicle and/or personal loans receive the rate discount for their level when monthly payments are automatically deducted from their account. Best of all, if you are at the Value level when you open the loan but later become an Enhanced or Premier Member, the corresponding loan discount takes effect. Likewise, if you move from Enhanced to Premier, your loan discount adjusts to the higher level. If you move to a lower level, your discount is similarly affected.

WHAT is the COURTESY PAY PROGRAM?

Our Courtesy Pay program, a benefit for all Premier and Enhanced Members with checking accounts, eliminates the embarrassment and hassle of bouncing checks. With this program, the Credit Union automatically pays your NSF checks and/or ACH debits up to your pre-authorized limit. The Courtesy Pay program is only accessed after all other account sources are exhausted, i.e. transfer from available funds in Savings or Over-Draft Line-of-Credit. A Member has 15 days from the time each NSF is paid to deposit funds into their checking account for repayment. There is a \$20 fee per check covered.

Call 1-800-222-1329 today for more information.

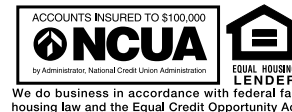


ATLANTIC FEDERAL
CREDIT UNION
OPENING DOORS

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MEMBER MERITS

At the Atlantic Federal Credit Union we have one goal – to help our Members improve their financial status by offering quality products and the highest level of professional service.



As a member-owned, non-profit financial institution, our strength comes from Members who actively support the credit union through their account relationships. Our Member Merits Program gives members increased levels of rewards based on their combined deposit and loan balances and use of Direct Deposit or Payroll Deduction.


The stronger your account relationship with AFCU, the greater your rewards. Every Credit Union member is automatically part of the program and everyone benefits!



HOW DOES the MEMBER MERITS PROGRAM WORK?

It's simple. Each member qualifies for one of three benefit levels based on their use of Direct Deposit or Payroll Deduction and the combined balances of all their deposits and loans. On the last day of each month, the total average daily balance is reviewed and the resulting level assignment appears on your statement.

Members moving up to a higher Member Merits level receive the additional benefits as of the statement date. Members moving to a lower level have until the next statement date to increase their relationship if they wish to retain their current level.

 Benefits Schedule	Premier Aggregate Deposit & Loan Balances* ≥ \$25,000.00 AND Direct Deposit	Enhanced Aggregate Deposit & Loan Balances* ≥ \$2,500.00 and < \$25,000.00 AND Direct Deposit	Value Aggregate Deposit & Loan Balances* < \$2,500.00 OR No Direct Deposit
Share Draft (checking)			
Check Back Service	Free	\$2.00	\$3.00
Certified Draft	Free	\$3.00	\$5.00
Check Copy (per check or range)	Free	\$3.00	\$5.00
Courtesy Pay (\$20 fee per check)	Limit \$500 for 15 days	Limit \$300 for 15 days	N/A
Stop Payment	Free	\$5.00	\$10.00
Electronic Services - Debit/ATM Card			
ATM Withdrawals on Network	12 Free then \$1	10 Free then \$1	8 Free then \$1
Cirrus Network Transactions	\$1.00	\$1.00	\$1.00
ATM/Debit Card Replacement	Free	\$3.00	\$5.00
Copy of PIN	Free	Free	\$1.00
2nd Access Card (in same name)	Free	\$3.00	\$5.00
Wire Transfers			
Domestic Outgoing	\$15.00	\$20.00	\$20.00
Member Service Related Fees			
Travelers Checks	Free	1/2% of Total Sale	1% of Total Sale
Travelers Checks for Two	Free	1/2% of Total Sale	1% of Total Sale
Money Orders	Free	\$0.75	\$0.90
Gift Cheques	Free	\$1.25 per check	\$2.50 per check
Copies of Documents (per statement)	Free	\$3.00	\$5.00
Copies of IRS Forms	Free	\$3.00	\$5.00
Deposit Verification	Free	\$5.00	\$10.00
Account Verification	Free	\$5.00	\$10.00
Copy of Official Check	Free	\$3.00	\$5.00
Official Check (in branch only)	Free	\$3.00	\$5.00
VISA replacement card	Free	\$5.00	\$10.00
Consumer Loan Discount with AutoPay Excludes VISA, residential loans & student loans. *Student loans not applicable.	0.25%	0.125%	0.000%