



**ATLANTIC FEDERAL
CREDIT UNION**

"Service Excellence All the Time"

www.atlfedcu.com

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)			
Certified Draft	Free	\$3.00	\$5.00
Check Copy (most recent 12 months**)	Free	\$3.00	\$5.00
Courtesy Pay (\$25 fee per paid item)	Limit \$750 for 15 days	Limit \$500 for 15 days	Limit \$300 for 15 days
Courtesy Pay Late Fee (per occurrence)	\$25.00	\$25.00	\$25.00
Stop Payment	Free	\$10.00	\$20.00
Electronic Services			
Online Banking	Free	Free	Free
Electronic Bill Payer	Free	Free	Free
ATM Withdrawals on Network	12 Free per month then \$1 each	10 Free per month then \$1 each	8 Free per month then \$1 each
ATM/Check 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	\$20.00	\$25.00	\$25.00
Funds Transfer (@nytime Fast-Pay Users Only)	\$10.00	\$10.00	\$10.00
Member Service Related Fees			
Money Orders	Free	75¢	90¢
Statement Copy (most recent 12 months**)	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 Teller Check	Free	\$3.00	\$5.00
Teller Check (in branch only)	Free	\$3.00	\$5.00
Consumer Loan Discount with AutoPay Excludes VISA, residential loans, Share Secured & Student Loans.	0.25%	0.125%	0.000%
*Student Loans not applicable. **\$5 fee per item for copies beyond the most recent 12-month period.			

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 one new service to move to a higher level. Consider some of the ways to increase your Member Merits:

- **Have your paycheck Direct Deposited to the Credit Union.**
- **Refinance your auto (and discover our great rates).**
- **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 VISA® Check Card. Use it at the ATM for cash withdrawals and for all your purchases, big or small. Open a 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 made from their account. 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 COURTESY PAY?

Our Courtesy Pay program is a benefit for all Members with checking accounts (with additional benefits for Premier and Enhanced Members). It automatically pays your NSF checks and/or ACH debits that exceed your available account balance up to your pre-authorized limit. Courtesy Pay is only accessed after all other account sources are exhausted, i.e. transfer from available funds in Savings or Overdraft Line-of-Credit.

Premier Members are covered to \$750 by Courtesy Pay. Enhanced Members receive up to \$500 in coverage and Value Members get \$300. A Member has 15 days from the time each NSF is paid to deposit funds into their checking account for repayment. There is a \$25 fee per check covered.



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Atlantic Federal supplements the federal NCUA insurance with an additional \$250,000 coverage from ESI, a licensed insurance company and the nation's leading private insurer.