

# Savings Accounts

## Membership Account

Your first step to join Meritrust Credit Union is to open a Membership Savings Account. This represents your share of ownership in the credit union. Once you become a member, you also become an owner. Enjoy the benefits of Meritrust Credit Union membership—no matter where you live.

- Minimum \$25 balance required to keep membership active.
- Dividends calculated on average daily balances above \$100 and paid monthly.

## Member Select Money Market Account

*Don't just pat yourself on the back. Be richly rewarded for saving your money.* A Member Select Money Market Account from Meritrust offers many of the advantages of checking accounts, but with a higher rate of interest for higher balances. The more money you put in, the more you'll make. At the same time, your money stays liquid enough to make any large purchase or investment you may want.

- Minimum opening amount is \$5,000.
- Dividends are calculated daily and credited to your account monthly.
- Up to six pre-authorized transactions—including withdrawals, transfers and checks—are included for free each month. Three of the six transactions can be by check or debit card.
- There's no monthly fee as long as average daily balance is above \$5,000. Otherwise, there is a \$25 service charge and your interest rate reverts to the current Membership Savings Account rate.



## College and Careers Savings Account

While you're in college or just beginning your professional career, your needs are different. You probably have college debt you are trying to pay off with an entry-level salary in addition to other responsibilities that accumulate during and after college. Making it on your own can be challenging and scary, but with Meritrust's College and Careers Savings Account, we will help navigate your way with relevant information on your life, your career and your money.

- A minimum balance of just \$25 is required to keep your College and Careers account open.
- Dividends are calculated on average daily balances above \$100 and are compounded and paid monthly.

## Vacation Club

*This year visit Paris, France—not Paris, Texas.*

Summer is just around the corner. Make sure your family gets to go wherever they dream this year by stashing away a little savings each month in your vacation account. When June finally comes around, you'll be booking first-class tickets to paradise without any debt in your baggage. Now, when you make your vacation plans, you'll have a few more destinations to choose from!

- Minimum opening deposit of \$10.
- Maximum savings limit is \$10,000.
- We'll pay you dividends each month (computed daily and compounded monthly).
- Your funds will automatically be transferred to your Meritrust savings or checking account on June 1st.

\* Remember, we'll keep your Vacation Club Account open until you tell us otherwise. No withdrawals are allowed before June 1st or you'll incur a penalty of \$10 or 3%, whichever is greater — and that's no way to start out the summer!

Federally insured by NCUA.

## Savings Accounts (cont.)

### Christmas Club

*Even Santa needs to do some Christmas planning.* Make sure Christmas is really the most magical time of the year by putting away a little something each month. By saving for the holidays throughout the year, you won't get any nasty credit card surprises come January. Don't let the Grinch steal your Christmas. Start a Christmas Club Account today!

- Minimum opening deposit of \$10.
- Maximum savings limit is \$10,000.
- We'll pay you dividends each month (computed daily and compounded monthly).
- Your funds will automatically be transferred to your Meritrust Credit Union savings or checking account on November 1st.

\* Remember, this money is for the holidays! We'll keep you in the Christmas Club Account until you tell us otherwise. No withdrawals are allowed before November 1st, or you'll be put on the naughty list (and incur a penalty of \$10 or 3%, whichever is greater).

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# CDs and IRAs

## Certificates of Deposits

*Flex your terms. You've got investment muscle.*

It's wise to invest in your future plans with certificates of deposits from Meritrust Credit Union. We offer CDs with flexible maturity terms so you can save or spend your money on your schedule. The longer the term, the higher the dividend. It's that simple.

- Minimum opening amount is \$500 for regular CD.
- Dividends are calculated monthly and can be reinvested, moved over to another account or paid directly to you.
- Plenty of options to work with your goals.
- CDs automatically renew at the current rate at maturity.

## IRAs

*Make a drop in the bucket into a mountain of change.* Putting away just a little bit of cash each month now can secure a worry free retirement for tomorrow. An IRA account lets you make long-term plans and invest in your own future. At Meritrust Credit Union, all IRA accounts are insured up to a total of \$250,000 and we have many options to fit both your lifestyle and budget.

## IRA Savings Account

- No minimum balance to open account.
- Choose from Traditional, Roth and Coverdell Educational Savings Account.

## IRA CD

- \$500 minimum to open account.
- Traditional or Roth IRA available.
- Many terms available.

# Checking Account Options

## Roam Free Checking

*Checking the way it should be: wherever, whenever, wonderful.* Free yourself from rules and fees and take your cash on a trip around the world. With your Roam Free Checking Account, you can go anywhere in the country or anywhere on the planet and spend your money without restrictions or regrets.

- No ATM fees anywhere you go.
- No monthly service charge.
- No minimum balance.
- Unlimited check writing.
- Four free boxes of checks per year.
- Free VISA debit card with your photo.
- Free online banking.
- Free online bill pay.
- Free mobile banking.

## The Pinnacle Select Account

*Liquidity has never sounded so appealing.* The Pinnacle Select Account gives you a high rate of return with a low monthly fee and unlimited monthly transactions. This makes it perfect for personal or business use. You get total daily liquidity and the ability to write an unlimited number of checks, all while earning higher rates of interest.

- Minimum opening amount is \$2,500.
- Dividends earned on \$2,500 minimum balance at blended rate.
- Unlimited check writing and transactions.
- Deposits insured up to \$500,000.\*
- Low \$10 monthly charge.
- Available for both personal and business accounts.

\* With Excess Share Insurance (ESI) private insurance, at no additional expense to the member.

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## The Green Account

*Plant some green in your wallet.* Earth Day comes just once a year, but Meritrust wants to encourage everyone to do their part to help the environment all year long. So what's the Green Account all about? First, you help save trees by eliminating paper waste, and second, you earn cash back on your account while reveling in that happy sensation of doing something good for the planet — especially for the Greensburg Tree Project.

- Paperless, electronic transaction account.\*
- Must accept e-Statements (to reduce paper waste).
- Cash rewards for using your debit card.\*\*
- No monthly charges.
- No minimum balance.
- Free VISA debit card with your photo.
- Free online banking.
- Free online bill pay.
- Free mobile banking.
- Free ATM transactions worldwide.
- Meritrust Credit Union donates money to the Greensburg Tree Project on behalf of you and the Green Account.

\* Checks can be purchased and a \$1.00 fee will assessed for every check that clears your account. We strongly recommend recycled checks.

\*\* On every signature-based transaction greater than \$20, Meritrust Credit Union will credit \$0.05 cash back to your account. Better yet, we'll also make a donation to the Greensburg Tree Project to replenish trees.

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# Loans

## Auto Loans

*Walk on in. Drive away happy.* Drive away with your new car today! Whether it's your first purchase or time to upgrade to something with a little more muscle, Meritrust puts you back in the driver's seat with our variety of auto financing options.

- No hidden fees and no pre-payment penalties.
- You can be approved for a new or used vehicle.
- Flexible terms available.
- Extended warranty, GAP and credit life and credit disability payment protection available for a low fee.
- Pre-approvals available—increase your bargaining power with a check in hand.

## Recreational Loans

*A loan has never been this much fun.* Loans aren't just for boring stuff. Meritrust offers loans for new or used RVs, Motorcycles, Dirt Bikes, Jet Skis, Boats or ATVs. On land or on water, Meritrust can help you get moving, and keep you going farther.

- Up to 100% financing available.
- Flexible terms and competitive rates.
- Credit life and credit disability payment protection available for a low fee.

## Signature Loans

Personal, amortizing loans secured only by your signature and can be used for many different purposes.

- Loan amount is determined by loan officer and policy based on your credit history, length of employment, debt to income ratio, etc.
- Credit life and credit disability payment protection available for a low fee.
- Flexible terms available.

## VISA Credit Cards

*Why get an ordinary VISA when you can get one from us? If you're after a credit card that puts your needs first, stop looking. Meritrust offers the perfect VISA credit card solution. As a credit union member, we can give you the kind of credit card you want—low fixed rates and absolutely no annual fee.*

### **Member Select VISA**

- No annual fee.
- No minimum finance charge.
- No charge for balance transfers.
- Credit limit anywhere from \$2,500 to \$20,000.
- Your photo is on the card for extra security.



## Student VISA

*Earn an 'A' in credit history.* We know not everyone will give a college kid a break, but as a member of Meritrust Credit Union, we're ready to give you a shot. No credit history or third-degree necessary. The only requirement for our Student VISA is that you're currently enrolled in school.

- No annual fee.
- No minimum finance charge.
- No charge for balance transfers.
- Credit limit of \$1,000.
- Your photo is on the card for extra security.

## Shared Secured VISA

*Finally, a credit card that fits you perfectly.* Have you ever thought your credit card limit should reflect how much money you actually have? Well, it can. With a Meritrust Credit Union Shared Secured VISA, your credit limit is just \$25 less than the balance in your Membership Savings account.

- Your credit limit starts at \$500 and goes up in \$500 increments to match your savings account balance.
- No annual fee.
- No minimum finance charge.
- No charge for balance transfers.
- Your photo is on the card for extra security.