

# Introducing *Premier Banking*

How would you like to receive higher rates on your Savings & CDs and lower rates on your loans? Just become a Premier Banking member. There are no minimum balances required to enjoy all the benefits of Premier Banking. Just have your net payroll direct deposited to your checking account and receive eStatements and you qualify for Premier Banking. Here are some of the great rates you will receive with Premier Banking:

	<u>Regular Rate</u>	<u>Premier Rate</u>
<b><u>Loans</u></b>		
New Vehicle – 3 yrs & less	5.99% APR	4.99% APR
New Vehicle – 4 to 6 yrs	6.49% APR	5.49% APR
Used Vehicle – up to 3 yrs	6.99% APR	6.75% APR
Used Vehicle – 4 to 5 yrs	7.49% APR	6.95% APR
Signature	12.99% APR	11.99% APR
Overdraft Checking	12.99% APR	11.99% APR

## **Savings & CDs**

Savings – Piggy Bank	2.00% APY	3.00% APY
Savings - \$51 - \$3,000	.25% APY	.35% APY
Savings - \$3,001 - \$10,000	.50% APY	.60% APY
Savings - \$10,001 - \$40,000	.75% APY	.85% APY
Savings - \$40,000+	1.00% APY	1.10% APY
Share Certificate of Deposit – 6 months	.75% APY	1.00% APY
Share Certificate of Deposit – 12 months	1.00% APY	1.25% APY
Share Certificate of Deposit – 24 months	1.75% APY	2.00% APY

## **Free Checking includes:**

Free checks	No Monthly Maintenance Fee	Free Mobile Banking
Free online bill pay	No per check charges	Free Text Alerts
Free online Home Banking	Free Debit Card Transactions	

To enjoy all of great benefits of Premier Banking just call or email the Credit Union and tell us you want to become a Premier Banking member. To enjoy the special Premier low loan rates you need a good credit rating and a low debt ratio. Call or email the Credit Union to become a Premier Banking member.