

ABOUT YOUR NUMBER

If your number is 55 or higher, there are benefits!



With Club 55 - a financial management club for members age 55 or older - go back to "the day"... when you were not just a number, didn't know what a computerized phone voice sounded like, and managing your money was simple. At UNI Credit Union, we strive to provide all of the conveniences you deserve and none of the hassles that have plagued the systems of today.

Best of all, if you are already a member, your current account number used for your checking and savings remains the same and you can continue to use your current checks and ATM/debit card. So register today and find out just how well a financial institution can treat you.

CLUB PRIVILEGES

Free Checking Privileges

- No monthly fees
- No per-check charges
- Balances over \$300 earn dividends
- No setup fee debit/ATM card
- No minimum balance requirements
- Free overdraft protection
- Overdraft lines of credit available

Free Savings Privileges

- No fee saving and share certificate accounts
- No fee Individual Retirement Accounts (IRAs)
- No fee Individual Retirement Share Certificate Accounts (IRCDA's)

Other Privileges

- Free Notary Public Service
- Five free photocopies per visit
- Checkbook balancing assistance
- Reduced pricing on gift cards
- Free Online Account Access

WE MAKE IT EASY...



Things really do get better with age. Your financial services should be no different. Take advantage of the great benefits that the UNI Credit Union has to offer you and become a member of Club 55. Our goal is to help you worry less about your finances so you have more time to enjoy life!



OTHER CONVENIENCES

Electronic Services

- Direct Deposit - automatically deposits regular checks (payroll, social security, pension) into your Credit Union account(s)
- Payroll Deduction - automatically subtracts a predetermined amount from each paycheck to make loan payments and/or save money
- Wire transfers - transfers money anywhere
- Online Account Access - view your account from a computer anytime-anywhere

Competitive Lending

- Personal Loans
- New and Used vehicle loans
- Mortgages
- Home Equity Loans
- Share/Certificate Secured Loans
- Line of Credit Loans

Savings Services

- Share Savings
- Certificates of Deposit
- Individual Retirement Accounts
- Holiday Savings Accounts

Convenience Cards

- MasterCard - No annual fee, low interest rate
- MasterMoney - Debit/ATM card, Works like a check and an ATM card all in one

OTHER CONVENIENCES

Insurance Protection

- Low-cost credit life and credit disability loan insurance
- Deposit insurance - your deposits are insured up to \$250,000 by NCUA, an agency of the federal government

Additional Services

- 24-hour depository
- Free auto/vehicle pricing
- Cashier/official checks
- Drive-up facilities
- Money orders
- Visa gift cards
- Free coin counting

UNI
CREDIT UNION

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Club
55

If age is just a number, wouldn't it be great if *your* number came with some benefits?

UNI Credit Union

www.unicreditunion.org ♦ 319-273-2479