



## Share Accounts\*

- Regular Share Savings
- Club Accounts (Christmas, vacation, taxes)
- Daily Market (Money Market) minimum balance \$2,000
- **FREE Share Draft** (Checking Account)
- IRA Money Market Accounts (Traditional, Roth, Coverdell)

## Share Certificates (Certificates of Deposit)\*

- Six (6) Month Term minimum \$1,000
- Twelve (12) Month Term minimum \$1,000
- Thirty (30) Month Term minimum \$1,000

\* Please see "Disclosure of Account Terms" brochure for dividend information.

## Loans

- Automobiles, new or used
- Recreational Vehicles
- Personal or Debt Consolidation
- Home Improvement
- Home Equity Line of Credit
- Mortgages
- Other mortgage options available from our partners OwnersChoice Funding and Homeowners Advantage. (Visit our webpage at [www.utelfcu.net](http://www.utelfcu.net) for web links to both mortgage partners.)

## FREE services for your financial convenience

- Virtual Branch Online Banking
- Virtual Branch Bill Payment
- e-Statements
- Audio Response
- Debit MasterCard®
- VISA® Credit Card (no annual fee, low 9.95% APR plus ScoreCard Rewards!!)
- Sharenet ATM local network & CO-OP ATM network with access to over 30,000 fee-free ATMs
- Notary Public
- **FREE \$1,000.00 of Accidental Death and Dismemberment Insurance through TruStage.**

## Other Low Cost Services

- VISA® Gift Cards \$5.00 each (subject to change)
- Money Orders \$1.00 each

**We encourage direct deposit of your payroll. Our Routing Number (ABA#) is 221376924**

**Low cost life and/or disability coverage may be available on several of our loan products for qualified borrowers.**

**Credit Union office hours are Monday – Friday 8am to 4pm**

**Night Deposit Service Available** - Remember the convenient use of our night depository for all of your banking correspondence. This is a safe and easy way for banking after hours. **Include your account number** and **designate** your deposit as savings, share draft (checking), loan or VISA payment. Check twice to see that your envelopes have **properly dropped** into the safe. ***THE CREDIT UNION WILL NOT BE RESPONSIBLE FOR CLAIMS OF LOST ITEMS.***