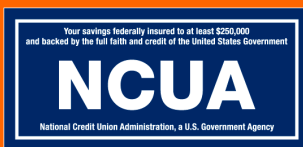


Y-12 Federal Credit Union Checking Accounts and Debit Cards



Checking accounts...we all need one, but we're all different. At Y-12 FCU, we understand that people have different needs based on their resources and lifestyles. Whether you just want the basics, or prefer an account that pays interest, we've got you covered.



Federally Insured by
NCUA

Free Checking - a truly free checking with no hidden fees and no tricks. Benefits include unlimited check writing and debit card usage. The account also features free online and mobile banking. Overdraft Protection from Savings and Free MARS (Member Audio Response System) are also included.

Classic 55 – for those age 55 and older with Direct Deposit who wish to earn interest with preferred discounts. In addition to the benefits included in Free Checking, free checks (selected styles), free money orders and free cashier's checks are included with the Classic 55 account. There is a minimum balance of \$1000 to earn dividends, and dividends are tiered: \$1000-\$4999 and \$5000 and above. Earn CU Rewards with VISA Rewards debit card!

High Yield Checking - an exclusive program that earns higher interest with a minimum balance of just \$500. The account includes benefits such as unlimited check writing, free debit card and free online and mobile banking. Earn Loyalty Rewards with VISA Rewards debit card. Direct Deposit, 10 debit card transactions each month and e-statements are necessary to receive a higher yield on the first \$50,000. High Yield checking has the highest dividend rate of all our checking accounts!

VISA Debit Card

Your VISA Debit Card makes everyday purchases quick and easy and is available in a variety of styles. Use it like a credit card at the mall, specialty stores or just about anywhere else where a VISA® logo is displayed.

Loyalty Rewards

Our Loyalty Rewards* do just that – reward our loyal members! VISA Rewards Debit and Business Debit cardholders earn 1 point for every \$4 spent. There is no cap on the number of points earned; however, they will expire three years from the date earned. So, don't forget to redeem them for cash, gift cards, travel and more! For your convenience, you may access your Loyalty Rewards within **Online Banking** and our **Mobile App** - just one sign on to see your rewards! Look for Loyalty Rewards in the menu.

* Must have qualifying account to earn rewards.

To learn more about each account or to open an account, visit our website at www.y12fcu.org.

For additional information, contact
us at 865.482.1043

Y-go anywhere else.
Y12fcu.org

