

## Loans

Allied Credit Union offers signature loans and MasterCard Credit Cards for up to \$5,000.00. All loans are the simple interest with no pre-payment penalties. Loan approvals and loan interest rates are based on credit worthiness. See the latest Loan Rate Sheet for more information.

## The Credit Union Philosophy

The credit union idea is a simple one: People should be able to pool their money and make loans to each other. It's an idea that evolved from cooperative activities in 19th century Europe to provide a source of credit and to combat loan lender's usurious high rates. At Allied Credit Union our goal is excellence in service. Our services are tailored to meet the needs of our members and our staff are trained to go the extra mile.

*Come and grow with us.*

*Once a Member always a Member*

## Credit Union Services At A Glance

- SAVINGS ACCOUNTS
- CHECKING ACCOUNTS
- CERTIFICATES OF DEPOSIT
- CHRISTMAS CLUB ACCOUNTS
- CONVENTION CLUB ACCOUNTS
- VISA CHECK CARDS
- DIRECT DEPOSIT
- PAYROLL DEDUCTION
- OVERDRAFT PROTECTION
- AUTOMATIC TRANSFERS
- ELECTRONIC FUNDS TRANSFERS
- ON LINE HOME BANKING
- CHECK IMAGE HOME BANKING
- ELECTRONIC BILL PAY ONLINE
- FREE NOTARY SERVICE
- SIGNATURE LOANS
- MASTERCARD LOANS
- PROFESSIONAL COURTESY SERVICE

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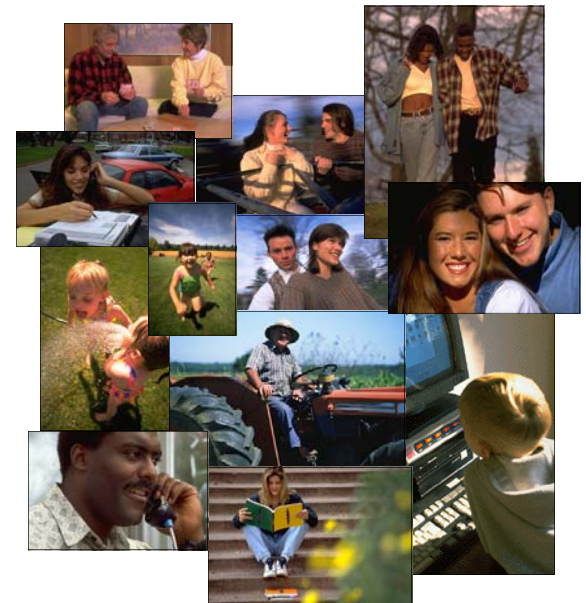
Your Savings  
federally insured to \$100,000  
**NCUA**  
National Credit Union Administration  
a U.S. government agency

Deposits Federally insured up to \$100,000 per account by the  
National Credit Union Administration

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Allied Credit Union

# MEMBER SERVICE



The  
Foundation  
of our  
Success

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## Eligibility

All Allied Home Mortgage Capital (and all subsidiaries) employees are eligible for membership no matter what branch, office, state or country you are in. Once you have joined as an Allied employee, your immediate family becomes eligible to open their own accounts. This includes your spouse, children, siblings, parents, grandparents.

And, once you join the credit union your membership and account are yours for life, regardless of employment status or change in employer.

## How to Join

We've made it simple to join. To obtain a New Account Package please go to our website; contact us by email or phone us and we will be glad to mail, fax or email you a New Account packet.

Just complete the information requested and return the New Account Card with your deposit. You can open a Share Savings and Share Draft Checking Account with as little as \$35.00. We'll open your new account, order your new VISA Check Card and mail you your new account information, temporary checks, and other pertinent information to your account address.

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## Share Savings Accounts

The Share Savings Account IS your primary membership account with our credit union. Once opened, you have become a member and may then open any other type of account you qualify for.

A minimum deposit of \$10 is required to open the account. From the initial deposit, a lifetime membership fee of \$5 is assessed with the remaining funds being deposited to your account.

The minimum balance required is \$5 and dividends are earned based on tiered balances and paid quarterly.

## Certificates of Deposit

Our high yield certificates allow you to invest at a predetermined rate over a stated period of time. Terms are 6 months to 24 months with tiered rates.

Competitive rates, financial security, and interest payments that can be mailed to you, deposited to your checking or savings account or rolled into the certificate makes this type of investment a wise one.

Minimum investment is \$1,000 per certificate and there may be a penalty for early withdrawals.

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## Share Draft Accounts

An Allied Credit Union Share Draft (Checking) Account is a safe and convenient way to earn interest on your money with convenient and easy access.

Average Monthly balance to earn dividends is \$500. Some of the popular services you will enjoy include:

No monthly service charges

Unlimited check writing privileges

VISA Debit Check Card FREE

Overdraft Protection Savings

Direct Deposit and Payroll Deduction

Free On-Line Website Home Banking

Free Electronic Bill Pay and Fund Transfer

## Christmas Club Accounts

This type (and other Club) account allows you to save for Christmas all year long by regular deposit or automatic direct deposit and payroll deduction.

Funds can be deposited all year, but can only be accessed at NO charge from November 15th through January 10th. Unlimited transfers permitted through our 24/7 Home Banking.

All account disclosures are provided upon account opening and disclose all account withdrawal restrictions, fees charged, interest rates and minimum balances required.

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