



## CREDIT UNION OF TEXAS

### Which Checking Account Works Best for You?

	PREMIER	ADVANTAGE	MATURE OPTIONS	REGULAR	STUDENT	FREE
<b>Recommended if you...</b>	...carry higher balances and want to be rewarded by earning a higher rate of interest on your checking funds.	...want to earn interest, receive an extra benefits package.	...are 55 or better, want to earn interest, receive an extra benefits package and don't mind keeping a minimum balance.	... want a basic checking account that earns interest.	...are a student between the ages of 12 and 24 looking for account free of minimum balances or monthly service fees.	...want an account free of minimum balances or monthly service fees.
<b>Min. Deposit</b>	\$7500	\$100	\$100	\$100	\$25	\$100
<b>Monthly Fee / Minimum Balance</b>	Waived with direct deposit and minimum of \$7,500 average daily balance Otherwise \$9	\$9 No minimum balance	Waived with an aggregate average daily balance of \$4,000 or more Otherwise \$10	Waived when you carry an average daily balance of \$750 or more Otherwise \$6	None	None
<b>Interest Paid</b>	Yes.	Yes	Yes	Yes	Yes	No
<b>Checks</b>	FREE – unlimited standard checks	FREE – first order of standard checks	FREE – unlimited standard checks	Check pricing varies by style	Check pricing varies by style	Check pricing varies by style
<b>Bill Payer</b>	FREE!	FREE!	FREE!	\$6.95/month <sup>1</sup>	\$6.95/month <sup>1</sup>	\$6.95/month <sup>1</sup>
<b>Benefits Package</b>	Free Travelers Checks & Reduced wire transfer fees • ID theft insurance <sup>2</sup> • <i>Everyday Rebate Rewards</i> • <i>Online Local Savings</i> • <i>Savers Club</i> <sup>®</sup> • Cash Rewards • Discounted Gift Cards • Payment Card protection • and much more!		No issue fees for travelers cheques • Reduced fees on cashier's checks • Discounts for hotel & car rentals, eye care & pharmacy services <sup>3</sup>			
<b>Loan Discounts<sup>4</sup></b>	Reduced rate just for having Premier, Advantage or Mature Options Checking Additional rate reduction with Automated Payment Method			Reduced rate with Automated Payment Method		
<b>FREE Convenience Services</b>	Free 24/7 Account Access with Home Banking and Telephone Teller • Unlimited Check Writing • 35,000+ Fee Free ATMs • Free eStatements • Overdraft Protection Available • Direct Deposit and Payroll Deduction • Free Check Card <sup>5</sup>					
<b>Contact Member Service at (972) 263-9497 or visit one of our convenient branch locations to open a Credit Union of Texas checking account.</b>						

<sup>1</sup> Subject to change. <sup>2</sup> ID Theft Insurance is not available to residents of the state of New York. <sup>3</sup> Medical discounts are not insurance.

<sup>4</sup> Applies to autos, motorcycles. 4-wheelers, jet skis, boats, travel trailers & campers only. <sup>5</sup> Must be 18 or older and subject to credit approval.

Please contact a Member Service Officer for further account information about applicable fees, rates, and terms at 972-263-9497 or visit our website at [www.cuoftexas.org](http://www.cuoftexas.org). Fees may reduce earnings.

This credit union is federally insured by the National Credit Union Administration.