

you the freedom
checking account
best for you.



TEFCU® gives
to choose the
that works

PO Box 509
Greenbelt, MD 20768-0509

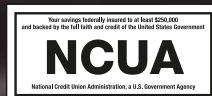
Phone: (301) 289-9800

memberservices@tefcu.org
lending@tefcu.org
www.tefcu.org

Checking Account Offerings†

- **Free** Visa® Check Card with access to over **20,000 surcharge free CO-OP ATMs across the nation;**
- Purchase capabilities and access to your funds (in person, by phone, or online) wherever you see the Visa® logo;
- **Free** Point of Sale (POS) transactions wherever you see the Visa® logo;
- **Customized** checks (prices vary by design);
- **Free** account management with Tele-Connect (telephone banking);
- **Free** Online Banking via www.tefcu.org;
- **Free** Mobile Banking via www.tefcu.org on your mobile browser;
- **Free** convenient electronic statements when you enroll in e-Statements;
- **Conveniently** deposit checks into your checking account with Remote Deposit Anywhere (RDA); and
- **Full or partial payroll** direct deposit into your checking account.

† Applies to Basic Share Draft Checking, Rewards Checking, and Loyalty Checking accounts.



Federally Insured by NCUA



WELCOME
TO OUR FAMILY

Your *Journey*
is Just Beginning...

Loyalty Checking*

- No monthly fees or service charges+.

Rewards Checking

- No monthly fees or service charges+;
- No minimum monthly balance;
- Monthly deposit of \$600 or more required to maintain**;
- Overdraft Protection***; and
- Receive points for each qualifying Visa® debit card transaction (credit) to earn \$50 cashback*.

Basic Share Draft Checking

- No minimum monthly balance.

* The minimum balance to maintain a Loyalty Checking account is \$3,000. A monthly low balance fee will be incurred if the minimum balance requirements are not maintained. Refer to the Schedule of Fees for more information.

** Deposit of \$600 or more required. If your monthly deposit ceases or falls below \$600, your account will be converted into a Basic Share Draft account. If deposits discontinue, we reserve the right to revoke your Overdraft Protection privileges.

*** A special overdraft service for members. Call a Member Services Representative at (301) 289-9800, opt. 1 for additional information.

* Minimum purchase of \$10 required. Receive \$50 when you earn 500 points, which posts to the share draft account at the end of the month.

+ Enrollment in e-Statements is recommended to avoid the paper statement fee; refer to the Schedule of Fees for details.

We offer personalized services for financial success... historically, our rates are more rewarding than the leading financial institution.



Lending Services

At TEFCU, we are here to help you achieve your dreams with a variety of lending services that meet your individual needs. Contact us today at (301) 289-9800, option 2 to learn more about our lending products and find out which lending product(s) best suit your personal goals.

- New & Used Vehicle Loans
- New & Used Motorcycle Loans
- New & Used Recreational Vehicle Loans
- New & Used Boat & Trailer Loans
- Signature Loans
- Title Loans
- Co-Signer Loans
- Credit Builder Loans
- Loyalty Loans
- VISA® Credit Card
- Student Loans
- Student Loan Refinance
- Secured Loans
- Mortgage Loans

Products And Services

Your membership at TEFCU starts with a deposit of \$25 into a Savings Account, also referred to as your Share Savings Account.

- Share Savings
- Loyalty Checking
- Rewards Checking
- Basic Share Draft Checking
- Youth Share Accounts (ages 0 to 24)
 - Dollar Dog Account (ages 0 to 12)
 - Cha-Ching Account (ages 13 to 17)
 - Edge Share Account (ages 18 to 24)
- Holiday Club Account
- Special Savings Account
- Share Certificates
- Youth Certificates
- FUSE (Funding-Ur-Student's Education) Certificates**
 - Rewards students with a scholarship at maturity date*
- SAY-Go (Save As You Go) Certificate**
- Premier Business Share Draft
- Elite Business Share Draft
- Roth IRA
- Traditional IRA

* Restrictions apply.
 ** Certificate allows additional deposit through direct deposit or EFT transfer at any point during the term.

Other Services

- Online Banking
- Mobile Banking
- Mobile Texting
- Remote Deposit Anywhere (RDA)
- Tele-Connect
- e-Statements
- Visa® Check Card (Instant Issuance)
- Wire Services (International and Domestic)
- Platinum Bill Pay
- Visa® Gift Cards
- Visa® Reloadable Cards
- DocuSign (Sign your loan docs without coming into a TEFCU Branch)



Loyalty Loan†

Throughout the year, we offer the Loyalty Loan for \$700 - \$1,350 based on our member's loyalty and commitment to TEFCU.

Thank you for consistent direct deposit, savings of \$350 or more, and ensuring funds are available for payment!

Credit Builder Loan

TEFCU understands that during tough economic times you may face financial hardship. With our **Credit Builder Loan**, you can pay-off debt and ease financial burden. This loan allows you to borrow as much as \$3,000.

Super Saver

TEFCU has saved our members thousands of dollars, here's how...

	TEFCU®	Other Lender
Loan Amount	\$21,069.00	\$21,069.00
Rate	12.49% APR [^]	27.00% APR [^]
Term	3 Years	5 Years
Interest	\$4,205.92	\$17,551.14
Total Savings	\$13,345.22	

Now is the time to refinance your loans at TEFCU with a lower interest rate.

†Restrictions apply.
[^]Annual Percentage Rate.