

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\*

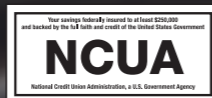
- **Free** Visa® Check Card with access to over **20,000 surcharge free CO-OP ATMs across the nation;**
- Purchase capabilities and access to your funds (in person, by phone, or online) wherever you see the Visa® logo;
- **Free** Point of Sale (POS) transactions wherever you see the Visa® logo;
- **Customized** checks through Harland Clarke (prices vary by design);
- **Free** account management with Tele-Connect (telephone banking);
- **Free** Online Banking via [www.tefcu.org](http://www.tefcu.org);
- **Free** Mobile Banking via [www.m.tefcu.org](http://www.m.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.



WELCOME  
TO OUR FAMILY

Your *Journey*  
is Just Beginning....



Federally Insured by NCUA



### Loyalty Checking\*

- No monthly fees or service charges; and
- **Free** checks.

### Rewards Checking

- No monthly fees or service charges;
- No minimum monthly balance;
- Monthly ACH deposit of \$600 or more required to maintain\*\*;
- Overdraft Protection\*\*\*;
- **Free** checks;
- **Receive 1 point** for every Visa® Credit Card transaction (credit)\*; and
- After 500 points (500 transactions), **receive \$50\***.

### Basic Share Draft Checking

- No minimum monthly balance; and
- **Free** checks.

\* The minimum balance to maintain a Loyalty Checking account is \$3,000. A monthly low balance fee of \$1.95 will be incurred if the minimum balance requirements are not maintained.

\*\* ACH deposit of \$600 or more and enrollment in e-Statements required. At any time ACH deposit ceases or is below \$600, your account will be converted into a Basic Share Draft Account. If ACH deposit discontinues, we reserve the right to revoke your Overdraft Protection privileges.

\*\*\* A special overdraft service for members. Call a member services representative at (202) 832-5100, option 1 for additional information.

\* Minimum purchase of \$10 required.

+ Posts to the share draft account at the end of the month.

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 (202) 832-5100, 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
- Hassle-Free Loans
- VISA® Credit Card
- Student Loans
- 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
- 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†

(formerly known as Hassle-Free Loan)

Throughout the year, we offer the Loyalty Loan for \$700 - \$1,000 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 <sup>^</sup>	27.00% APR <sup>^</sup>
Term	3 Years	5 Years
Interest	\$4,205.92	\$17,551.14
<b>Total Savings</b>	<b>\$13,345.22</b>	

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

†Restrictions apply.

<sup>^</sup>Annual Percentage Rate.