

# 1 It's Easy to Switch to a ProFed Checking Account

If the imagined hassle of making the switch to a better checking account is holding you back from opening a checking account with us, just relax.

We have everything you need to close your existing checking account and open a new one at ProFed.

Call us at 260-483-0514, ext. 13 or 800-752-4613, ext. 13, or visit any of our 11 convenient locations to make your switch today!

## Important Information— Federal Reg. D

Due to Federal Regulation, the following types of withdrawals from share accounts (savings or money market deposit accounts) are limited to a TOTAL of six (6) per account each month:

- Automatic transfers from shares to checking to cover overdrafts
- Telephone transfers from shares
- Touch-Tone Teller transfers from shares
- ProFed Online transfers from shares
- Withdrawals from shares made through Automated Clearing House (ACH)
- Automatic, pre-authorized share to share transfers

**When you have reached your limit, NO further withdrawals/transfers of these types are allowed including overdraft protection from shares.**

The following share transactions are **not limited** to six withdrawals per month:

- In-person transfers and withdrawals
- ATM transfers and withdrawals
- Automatic loan payments within this credit union

We appreciate your membership with ProFed and are committed to meeting your financial needs. If you have any questions about our checking accounts or overdraft protection, please call any of our new accounts representatives at 260-483-0514, ext. 13 or 800-752-4613, ext. 13.



[www.profedcu.org](http://www.profedcu.org)



Federally Insured  
by NCUA



## A Choice in Checking Accounts

PROFED



# You Have a Choice in Checking Accounts

At ProFed, we know that everyone's financial needs are not the same. This is the reason we provide you with a selection of quality services and products that fits your financial lifestyle. Take a look at our checking (share draft) accounts. You have three choices and a variety of features that make your checking account easy to live with.



**If your financial needs change, so can your checking account—easily!**

|                     | Regular Checking | Checking Plus | EZ Checking |
|---------------------|------------------|---------------|-------------|
| Opening Deposit     | \$25             | \$1,000       | \$25        |
| Minimum Balance     | None             | \$1,000       | None        |
| Monthly Fee         | No               | No*           | \$5         |
| Per Check Charge    | No               | No            | No          |
| Earns Dividends     | No               | Yes           | No          |
| Free Online Banking | Yes              | Yes           | Yes         |
| Free Bill Payment   | Yes              | Yes           | Yes         |
| Visa® Checking Card | Yes              | Yes           | Yes         |

\*A monthly fee will be assessed for any month the Checking Plus account fails to maintain the minimum balance. All new accounts are verified through ChexSystems.

*Regular Checking Account gives you freedom and flexibility—without the fees.*

- ▶ Regular Checking, our basic checking account, can be opened with a small minimum deposit of \$25. There are no monthly service fees and no minimum balance requirements. Regular Checking also lets you write as many checks as you like—without per-check fees!

## Overdraft Options

Regular Checking and Checking Plus offer overdraft coverage. One method is automatic overdraft protection from your ProFed Savings (Share) Account (see reverse side). Be sure to ask about all of your overdraft options when you open your checking account.

*Checking Plus Account puts your money to work for you—while giving you unlimited access to your account.*

- ▶ Our Checking Plus Account offers a competitive dividend rate for a minimum opening deposit of \$1,000. You'll enjoy unlimited access to your money with no per-check or withdrawal fees. You also have the option of avoiding a modest monthly service fee by maintaining a minimum balance of \$1,000.

## Direct Deposit

For convenience and safety, all ProFed accounts accept Direct Deposit for members who are eligible. If you are employed, your employer must be set up for this payroll option. If you are a Social Security recipient, it's a snap to sign up for this service at any of ProFed's 11 convenient locations.

*EZ Checking gives you the convenience of a checking account without paying big fees for check cashing and money orders.*

- ▶ EZ Checking provides many benefits, including FREE ProFed Online Banking and an ATM or Visa Checking Card. With one low monthly service charge, you could save hundreds of dollars each year by not using money orders or check cashing companies.

## Ask us about our other convenient services:

- ▶ iPro Student Services for ages 16-26
- ▶ S.T.A.R. accounts for ages birth-21
- ▶ FREE Share-to-Share automatic transfers
- ▶ FREE Touch-Tone Teller
- ▶ FREE Mobile and Text Message Banking
- ▶ FREE iPhone and Android apps

*Your checking funds are federally insured by the National Credit Union Administration, a U.S. Government Agency.*