

## Membership Can Be Shared and Enjoyed for a Lifetime

You may become a member of ProFed in one of four ways. First, if your employer is a ProFed sponsor, you are eligible to join the credit union. Second, membership is available to anyone 50 years of age or older through the ProFed Eagles Association (see our ProFed Eagles brochure). Third, membership eligibility at ProFed extends to your immediate family. Plus, if you live, work, attend school, worship, or volunteer in certain areas of Allen County, you may become a member. Your membership is good for a lifetime, regardless of whether you leave your employer or discontinue your ProFed Eagles membership.

## Membership Means Commitment to You and Your Money

By simply opening your ProFed savings (share) account, you purchase one share in the credit union (The par value of a share is \$5). Retaining one share makes you an owner in the credit union and allows you to vote in elections for the credit union's volunteer board of directors. Also, since a credit union is a not-for-profit entity, its earnings are returned to you and other members in the form of dividends on share accounts, improved services, and new products. ProFed also offers you financial security because your accounts are federally insured to at least \$250,000 by the National Credit Union Administration (NCUA). IRA accounts at ProFed are separately insured to an aggregate amount of \$250,000.

### Main Branch

1710 St. Joe River Dr.  
P.O. Box 5466  
Fort Wayne, IN 46895-5466  
260-483-0514 or 800-752-4613

### South Branch

6820 S. Hanna  
Fort Wayne, IN 46816  
260-483-0514 Ext. 6723

### East Branch

6448 Stellhorn Rd.  
Fort Wayne, IN 46815  
260-483-0514 Ext. 6823

### Angola Branch

2410 N. Wayne St.  
Angola, IN 46703  
260-665-7092

### Auburn Branch

Auburn Cord Plaza  
506 N. Grandstaff Dr.  
Auburn, IN 46706  
260-925-1550

### Bluffton Branch

1331 Baker Place  
Bluffton, IN 46714  
260-824-5991

### ProFed Online

ProFed's Internet  
Banking Service  
[www.profedcu.org](http://www.profedcu.org)

### West Branch

6105 Constitution Dr.  
Fort Wayne, IN 46804  
260-483-0514 Ext. 6763

### Northwest Branch

1551 W. Dupont Rd.  
Fort Wayne, IN 46825  
260-483-0514 Ext. 6863

### Kendallville Branch

419 E. North St.  
Kendallville, IN 46755  
260-347-0520

### Columbia City Branch

Columbia Plaza  
545 N. Line St.  
Columbia City, IN 46725  
260-244-7222

### Decatur Branch

632 S. 13th St.  
Decatur, IN 46733  
260-724-9929

### Touch-Tone Teller

Banking from Any  
Touch-Tone Phone  
**4-TELLER or 800-752-4615**

### Pro-Fed Financial Advisors, Inc.

4315 Flagstaff Cove  
Fort Wayne, IN 46815  
260-486-7989 or 800-468-1520

# PROFED



Federally Insured  
by NCUA



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# The Best Deal is Still in Your Neighborhood

# PROFED

Looking for a full-service financial institution that has your best interest at heart? Look no further than your neighborhood branch of ProFed! We are invested in you, because when you sign up for your first account at ProFed, you are never just a customer, you are a member!

## Membership Offers Superior Products and Services at a Great Value

ProFed has built a reputation of trusted financial stewardship since 1933. ProFed's quality products and services will provide for your financial needs, save you money, and make your life simpler. Our goal is to offer a full line of low-cost, cutting-edge financial products and services. We offer FREE checking accounts, low-rate loans, convenient online banking, ATMs, Visa checking and credit cards, and many other convenient products.

At ProFed, you can be assured that our superior products and services are among the best available.

Take a moment to browse this brochure, and call us at **260-483-0514** or **800-752-4613**, stop by any of our convenient locations (listed on back), or e-mail us at [contactus@profedcu.org](mailto:contactus@profedcu.org).

# Welcome to ProFed Where Our Difference is You—Our Member!

**P**roFed provides a variety of services to make your banking more convenient. Each of our 11 full-service branches can assist you so that you don't have to go far to find the best deal—it's right in your neighborhood.



## Savings (Share) Accounts

- Dividends calculated DAILY and paid monthly
- Minimum balance of \$5.00 required to maintain membership
- Money Market Plus Share Account available at current market rates
- Christmas Club and Name Your Own Club Accounts with competitive dividend rates

## Checking (Share Draft) Accounts

- No monthly service charges
- No per-check charges
- No minimum balance requirement on Regular Checking Accounts
- Automatic overdraft coverage available
- Dividend bearing accounts and business accounts also available
- Minimum opening deposit of \$25.00

## Share Certificates

- Competitive rates
- Variety of terms available
- EZ Saver Program

## Individual Retirement Accounts

- Tax advantages for those who qualify
- Pay competitive dividends
- No maintenance fees
- Federally insured
- Fixed or variable rates available

## iPro Student Services

- Account solutions for students ages 16-26
- Special rewards and bonuses
- Custom loan products

## Direct Deposit/Payroll Deduction

- Automatically deposit your payroll
- Deposit to multiple accounts or pay loans

## Automatic Teller Machines (ATMs)

- 24-hour access to your account
- Thousands of locations worldwide through Cirrus, Plus, and Visa networks (no out-of-network fee)
- Self-service Deposit ATMs



## Visa® Checking Card

- Use your Visa Checking Card everywhere Visa is welcome (including some ATMs)
- Purchases are automatically deducted from your checking (share draft) account
- Can be used in place of a check

## Visa® Credit Cards

- Use your credit card everywhere Visa is welcome
- Choice of two low interest rate types for our Visa Gold Credit Card
- Visa Gold card provides purchase security and travel enhancements
- No annual fee
- 25-day interest-free grace period
- Cash advances by checks, at branches, at ATMs, or through ProFed Online Banking
- Apply Online at [www.profedcu.org](http://www.profedcu.org)

## Loan Services

- Loans for boats, RVs, motorcycles, and unsecured personal loans
- PrimeLine revolving line of credit
- Car Loans at competitive rates
- Home Equity Loans or Lines for major purchases
- Fixed rates and low adjustable rates available on most loan products
- NewCarLine provides a pre-approved check you can write to the dealer
- Loan protection insurance available
- Apply Online at [www.profedcu.org](http://www.profedcu.org)

## ProFed Mortgage Services

- Conventional Fixed Mortgages
- FHA Loans
- USDA Loans
- Adjustable Rate Mortgages
- Construction Loans
- Land Loans
- Serviced in-house
- Apply Online at [www.profedcu.org](http://www.profedcu.org)

## ProFed Business Services

- Low-cost Business Checking and Savings Accounts, Business Visa
- SBA Loans
- Cash Management, Direct Deposit Payroll and Remote Deposit Capture
- Discount Program for Sponsor Businesses

## Health Savings Accounts (HSAs)

- For members with High-Deductible Health Plans
- Special checks and Visa debit cards for qualified medical expenses
- Keep any unused savings year-to-year
- Tax advantages (consult your tax advisor)

## Touch-Tone Teller

- 24-hour access (**4-TELLER or 800-752-4615**)
- Obtain your account histories and balances
- Transfer funds, make payments, balance your checkbook, stop payments, order check copies and even reorder your checks

## ProFed Online Banking

- FREE 24-hour access ([www.profedcu.org](http://www.profedcu.org))
- View your account histories, balances, E-statements and check images
- Real time transfer of funds
- FREE Bill Payment and Presentment
- Mobile and Text Message Banking
- FREE iPhone and Android apps

## Other Special Services and Benefits

- ProVantage Membership
- Visa Gift Cards and Reloadable Cards
- Custom ATM and Visa PhotoCards
- Safe Deposit Boxes
- Automatic Share-to-Share Transfers
- Discount tickets for movies
- Cashier's Checks and Money Orders
- American Express Travelers Cheques
- Signature Guarantee and Notary Services
- Wire Transfers

## Pro-Fed Financial Advisors, Inc.†

- Talk to our financial advisors for your investment needs: **260-486-7989** or **800-468-1520**
- For more information on investment products and services, visit [www.profed.org](http://www.profed.org)

†Advisory services offered through Pro-Fed Financial Advisors, Inc., a Registered Investment Advisor.

\*Registered Representatives of, and Securities offered through Financial Network Investment Corporation, Broker/Dealer, Member SIPC. Pro-Fed Financial Advisors, Inc. and Financial Network Investment Corporation are not affiliated. Branch office located at 4315 Flagstaff Cove, Fort Wayne, IN 46815.

**NOT NCUSIF INSURED  
NOT A DEPOSIT  
NO CREDIT UNION GUARANTEE  
MAY LOSE VALUE  
NOT INSURED BY ANY FEDERAL  
GOVERNMENT AGENCY**