

Prime Savings Account

- Enables member to enjoy full credit union benefits
- Offers a basic savings option

Features

- \$5 minimum balance required for credit union membership
 - \$250 minimum balance to avoid \$5 monthly maintenance fee, OR
 - Use an active SCEFCU loan or VISA credit card to avoid fee
- Dividends earned on balances of \$250 or more
(Dividends calculated daily, posted quarterly)
- Statements mailed quarterly, or monthly when any electronic transaction is performed on the account.

Advantages

- Easy to make deposits- through CO-OP ATMs, in person, by mail, at CU Service Centers, in the night drop box, or by Direct Deposit.
- Easy withdrawals- free at SCEFCU ATMs, or 5 free per month at non-SCEFCU ATMs; \$1 per withdrawal thereafter.
- Easy access—through CU@Home or FastLine

Benefits

- Convenient access for deposits and withdrawals
- Peace of Mind when used as overdraft protection for a Checking account
- Security of knowing funds are insured

Additional Product Suggestions:

- Holiday or Vacation Club
- Basic Checking
- Variable IRA
- VISA card
- PowerLine
- Home Equity LOC

Super Saver Account

- Helps members to save money by restricting account activity
- Offers a basic savings option

Features

- No minimum balance requirement
- Dividends earned on entire balance
(Dividends calculated daily, posted quarterly)
- 2 withdrawals allowed per calendar year without penalty
 - \$15 fee for each withdrawal thereafter
- Statements mailed quarterly

Advantages

- Allows member to save at a higher rate, while still providing limited access to funds.

Benefits

- Convenient deposits through Payroll Deduction, Direct Deposit, CU@Home, Fastline, in person, by mail, or at a CU Service Center.

Additional Product Suggestions:

- Holiday or Vacation Club
- Basic Checking
- Variable IRA
- VISA card
- PowerLine
- Home Equity LOC

Holiday Club Account

- Encourages saving for the holidays
- Offers a basic savings option

Features

- \$10 minimum required to open
- Dividends earned on entire balance
(Dividends calculated daily, posted monthly)
- One automatic disbursement on November 1
 - \$15 fee for early withdrawal before annual distribution date
- Annual distribution will be transferred to a checking or Money Market account, or check will be mailed to member if no checking or MMA exists.
- Statements mailed quarterly

Advantages

- Members receive a higher dividend rate for saving throughout the year.
- On November 1, money is automatically transferred to the checking or Money Market account of the member's choice, and is ready to use.

Benefits

- Convenient deposits through Payroll Deduction, Direct Deposit, CU@Home, Fastline, in person, by mail, or at a CU Service Center.
- Saves money, when used instead of credit cards for holiday spending.

Additional Product Suggestions:

- Super Saver
- Vacation Club
- Basic Checking
- Variable IRA
- VISA card
- PowerLine
- Home Equity LOC

Vacation Club Account

- Encourages saving for summer vacation
- Offers a basic savings option

Features

- \$10 minimum required to open
- Dividends earned on entire balance
(Dividends calculated daily, posted monthly)
- One automatic disbursement on June 1
 - \$15 fee for early withdrawal before annual distribution date
- Annual distribution will be transferred to a checking or Money Market account, or check will be mailed to member if no checking or MMA exists.
- Statements mailed quarterly

Advantages

- Members receive a higher dividend rate for saving throughout the year.
- On June 1, money is automatically transferred to the checking or Money Market account of the member's choice, and is ready to use.

Benefits

- Convenient deposits through Payroll Deduction, Direct Deposit, CU@Home, Fastline, in person, by mail, or at a CU Service Center.
- Saves money, when used instead of credit cards or loans for vacation spending.

Additional Product Suggestions:

- Super Saver
- Holiday Club
- Basic Checking
- Variable IRA
- VISA card
- PowerLine
- Home Equity LOC

Premier Money Market

- Enables member to earn higher dividends for higher balances
- Higher-earning savings option, without term requirements

Features

- \$2500 minimum balance required
- Increased dividends paid according to balance tiers:
 - \$2,500- \$9,999.99
 - \$10,000- \$24,999.99
 - \$25,000- \$49,999.99
 - \$50,000 +*(Dividends calculated daily, posted monthly)*
- 6 withdrawals allowed per month, 3 of which may be Money Market checks.
- Cash withdrawals unlimited
- Free Money Market checks = books of 50
- Statements mailed monthly

Advantages

- Members are rewarded with higher dividends when they deposit higher balances.
- Allows member to save at a higher rate, while still providing unlocked access to funds.

Benefits

- Convenient deposits through Payroll Deduction, Direct Deposit, CU@Home, Fastline, in person, by mail, or at a CU Service Center.
- Convenient access to funds through in person withdrawals, transfers to other SCEFCU accounts, or through Money Market checks.
- Security of knowing funds are insured.

Additional Product Suggestions:

- | | |
|----------------------------|-------------------|
| • Holiday or Vacation Club | • VISA card |
| • Basic Checking | • PowerLine |
| • Variable IRA | • Home Equity LOC |

Basic Checking Account

- No-fee, non-interest bearing, no-frills checking
- Offers a basic checking option

Features

- No minimum balance required
- No monthly service fee
- Non-interest earning
- Overdraft Protection available from Prime Savings or PowerLine account
(Minimum advance requirement of \$50 from PowerLine)
- Monthly statements
- Nominal check printing fee for any style of checks
Item processing fees may apply; see Fee Schedule for details.
New accounts: First box of Logo design checks are free.

Advantages

- Easy to make deposits- through CO-OP ATMs, in person, by mail, at CU Service Centers, in the night drop box, or by Direct Deposit.
- Easy withdrawals- free at SCEFCU ATMs, or 5 free per month at non-SCEFCU ATMs; \$1 per withdrawal thereafter.
- Global Access Card—may be used at any VISA merchant to access funds.

Benefits

- Saves money with no monthly service fees
- Convenient deposits and withdrawals
- Convenient to monitor, through Fastline, CU@Home, and CU Worth
- Peace of Mind with two sources of overdraft protection available

Additional Product Suggestions:

- | | |
|----------------------------|-------------------|
| • Super Saver | • VISA card |
| • Holiday or Vacation Club | • PowerLine |
| • Variable IRA | • Home Equity LOC |

Power Checking Account

- Interest-earning, extra benefits checking
- Offers an advanced checking option

Features

- No minimum balance required with Direct Deposit
- \$5 monthly service fee, waived with:
 - Direct Deposit, OR
 - \$1,500 average daily balance
- Dividends earned when daily balance is \$1,500 or more
- Overdraft Protection available from Prime Savings or PowerLine account
(Minimum advance requirement of \$50 from PowerLine)
- Monthly statements
- Nominal check printing fee for any style of checks
- New accounts: First box of Logo design checks are free.

Advantages

- Easy to make deposits- through CO-OP ATMs, in person, by mail, at CU Service Centers, in the night drop box, or by Direct Deposit.
- Easy withdrawals- free at SCEFCU ATMs, or 5 free per month at non-SCEFCU ATMs; \$1 per withdrawal thereafter.
- **Global Access Card**—may be used at any VISA merchant to access funds.

Benefits

- Saves money with low (or no) monthly service fee
- Convenient deposits and withdrawals
- Convenient to monitor, through Fastline, CU@Home, and CU Worth

Additional Product Suggestions:

- | | |
|----------------------------|-------------------|
| • Super Saver | • VISA card |
| • Holiday or Vacation Club | • PowerLine |
| • Variable IRA | • Home Equity LOC |

Star Youth Accounts

Welcome Packets —

All new Star Youth members will receive a welcome packet one week after opening the account. Marketing will mail the welcome packets which include the following:

Ages 0-12

- Welcome Letter
- Membership ID card
- Coloring Book
- Crayons
- Spend & Record book
- Coin Saver book

Ages 13-17

- Welcome Letter
- Membership ID card
- Spend & Record book

Incentives —

Incentives will be sent on a quarterly basis.

\$100—299	Beach Ball
\$300—599	Squeeze coin holder
\$600—999	Note pad
\$1,000—1,499	Calculator
\$1,500—2,499	\$3.00 McDonald's gift certificate

Savings Account—

- Dividends earned on balances of \$5 or more
- May have an ATM card *
- Daily ATM withdrawal limit of \$40 **
- 5 free ATM withdrawals per month, \$1 fee per withdrawal thereafter

* ATM or Global Access Card issued only with written consent of parent.

** Parent can authorize a higher daily ATM/GAC withdrawal limit with written consent.

Checking Account— (ages 13-17 only)

- No monthly fee, no dividends earned
- First box of checks free
- May have an ATM or GAC card *
- Daily ATM withdrawal limit of \$40 **
- 5 free ATM withdrawals per month, \$1 fee per withdrawal thereafter
- Maximum daily limit for POS /debit transactions is \$100
- Standard checking account fees apply
- All youth between 13-17 with valid driver's license or California ID card are eligible to open this account.

Youth Loan Parameters:

- Parent must sign as Guarantor
- Approval may be granted if no negative credit shows on teen's credit report.
- Repayment qualifications are based on the creditworthiness of the parent.
- A student with a GPA of 3.0 or higher will receive a .25% discount (copy of most recent report card required)

First-Time Buyer Auto Loan — (ages 16-17 only)

- Maximum loan amount and interest rate based on creditworthiness of parent.
- Ideal rate will be at "B" paper level, with minimum down payment of 10%
- Maximum amount financed on used vehicle not to exceed retail blue book value.

Personal Loan — (ages 13-17 only)

- Credit limit ranges from \$100—\$1,000.
- Can be used to purchase: Skateboard, Bicycle, Roller Blades, Motorized scooter, or other form of "youth-powered transportation"; Personal computer or other education-related items.

VISA Start-Up — (ages 16-17 only)

- Credit limit ranges from \$250—\$1,000.
- GPA discount not available for this product.

SCEFCU Product Guide

SAVINGS & CHECKING ACCOUNTS

