

## DEPOSIT ACCOUNT SERVICES

CONTINUED

### ONLINE BANKING

Use our secure online banking service to review your account statements (E-Statements) and to pay your household bills (Bill Pay). Also track your checking and debit card transactions, transfer funds, and do so much more with your accounts. Gain access to online banking through our website.

### BILL PAY

Use Bill Pay to make loan payments and pay your other household bills. You retain full control over which bills to pay and when they'll be paid with this secure electronic service. Access Bill Pay through our online banking system.

### ACCOUNT ACCESS VIA TELEPHONE

Use a touch-tone telephone to access recent account information, get up-to-date rate information, and perform withdrawals and transfers. Access to account information is password protected to ensure the privacy and security of your Credit Union account information.



#### Cape Fear Credit Union

4710 Oleander Drive  
Wilmington, NC 28403  
910-791-0140  
[www.capefearcreditunion.org](http://www.capefearcreditunion.org)

#### Scotland Community Credit Union

701 S. Main Street  
Laurinburg, NC 28352  
910-276-4995  
[www.scotlandccu.org](http://www.scotlandccu.org)

#### Wilson Community Credit Union

2301 Madison Drive  
Wilson, NC 27893  
252-291-9977  
[www.wilsoncommunitycu.org](http://www.wilsoncommunitycu.org)



A \$25 membership deposit is required to become a member of the Credit Union.

We are committed to putting your investment to work in the community.

Our credit union operates as a division of Self-Help Credit Union.



## Your Guide To Credit Union Deposit Accounts

### SAVINGS ACCOUNTS

#### REGULAR SAVINGS ACCOUNT

The Regular Savings Account is the account you will open to establish membership in the Credit Union. By establishing membership with this account, you gain access to all of the other products and services offered by the Credit Union. Open this account with a minimum deposit of \$25. Add funds to the account at any time.

#### YOUTH SAVINGS ACCOUNT

The Youth Savings Account is a custodial account that is controlled by an adult for the benefit of a minor. Open this savings account with a deposit of \$25 or more, and make additional deposits at any time. Dividends are earned at the regular savings account rate.

#### HOLIDAY CLUB ACCOUNT

Save for the holidays by making deposits into this targeted savings account throughout the year. Funds in the account will be available for withdrawal between November 1 and December 31 of each year. Open this popular savings account with no minimum deposit. Dividends are earned at the regular savings account rate.

#### MONEY MARKET ACCOUNT

Open and maintain this hybrid savings account in the amount of \$500 or more, and enjoy the benefits of savings and checking, together. Earn a preferred dividend rate on this savings account and get limited check writing privileges. A debit card is not available with this account.



Savings federally insured up to at least \$250,000 by the National Credit Union Administration (NCUA).

### **TERM CERTIFICATES (CDs)**

These long-term, premium dividend rate savings accounts allow you to earn a rate of return on your deposit that is higher than most of our other deposit accounts.

Open a term certificate account with a minimum deposit of \$500. The dividend rate on a term certificate account is fixed for the duration of the term. Certificate term lengths are 3, 6, 12, 24, 36, 48, or 60 months.

With these federally-insured term certificate accounts you earn a great rate of return and your investment stays in the community.

### **SPECIALTY CERTIFICATES**

We also offer several term certificates that allow you to show your support for some of Self-Help's most unique and valued areas of community development lending. Specify whether you want the Environmental Term Certificate, Child Care Term Certificate, or Economic Development Term Certificate.

### **INDIVIDUAL RETIREMENT ACCOUNTS**

These are retirement savings accounts that allow you to make tax-deductible or tax-deferred contributions to the designated account. The Credit Union offers Traditional, Roth, and Coverdell Education IRAs.

Account holders have the option of earning a dividend on the IRA through a regular savings account with a required minimum deposit of \$25, or a term certificate account with a required minimum deposit of \$500. An IRA term certificate can be opened as a 12, 24, 36, 48, or 60 month certificate (3 and 6 months terms are not available).

## **CHECKING ACCOUNTS**

Get the highest degree of access to your funds with a Credit Union checking account. The Credit Union offers four different options to handle a range of checking account needs.

### **BASIC CHECKING**

Open this account with no minimum deposit. Enjoy unlimited check writing, a free debit card, overdraft coverage and no monthly fee.

### **PREMIUM CHECKING**

Open and maintain this account with a daily balance of at least \$2,500 and get a premium interest rate with no monthly maintenance fee. Check writing privileges, deposits, withdrawals, and transfers out of the account are unlimited. A free debit card and overdraft is available.

### **BUSINESS CHECKING**

Open this checking account with an initial deposit of \$25 or more. A dividend is earned on a daily balance of \$100 or more, at the same rate as the basic checking account. This account offers unlimited check writing, a free debit card, and overdraft coverage.

### **NONPROFIT ORGANIZATION CHECKING**

Open this checking account with no minimum deposit. Get unlimited check writing with this Account and a free debit card. Overdraft coverage is not available with this checking account.

## **DEPOSIT ACCOUNT SERVICES**

Our account services are designed to enhance your access to, and utilization of, your Credit Union deposit accounts.

### **DIRECT DEPOSIT**

Eliminate the time-consuming task of depositing your check in person by having your paycheck automatically deposited directly into your Credit Union checking account each payday. Direct deposit is safe, secure, and free of charge.

### **OVERDRAFT COVERAGE**

The Credit Union offers overdraft transfer and overdraft line of credit.

Overdraft transfer will link your Credit Union savings account to your Credit Union checking account to help avoid insufficient funds in your checking account.

An overdraft line of credit is a short-term loan from the Credit Union that provides your checking account with additional funds to help avoid insufficient funds in your checking account.

### **DEBIT CARD AND ATM-ONLY CARD**

Request a free debit card with any of our checking accounts and use it at ATMs and as an alternative to check-writing when you shop.

Use the ATM-only card with your Credit Union savings account for convenient account access at ATMs.

### **ATM ACCESS**

Enjoy surcharge-free ATM access through our nationwide network of ATMs with the Credit Union's debit or ATM-only card.

### **WEBSITE**

Our website contains detailed information on all of the products and services offered by the Credit Union. Also use our website to pay your household bills (Bill Pay) and get your statements electronically (E-Statements) using our secure online banking service.