

Of
Interest...

QCU Membership

[www.qualstarcu.com/about-us]



Scan for Info.

We're a Credit Union...and that means something!

We're owned by our members, not by stockholders. So although we give you all the services a bank does, the only people who profit are those who worked for the money in the first place, which only seems fair. Qualstar products and services are priced affordably and easy to use. Decide what is best for you and then get ready to start receiving the service you deserve.

Accounts We Offer:*

- Savings Accounts: Our basic account - no minimum to earn dividends.
- Checking Accounts: Convenient access to your funds (see below) AND earn dividends.
- Saving4 Account: A great way to save any expenses you know are coming; you choose the term (6-24 months.) and save up until it's time to spend it.
- StarSavers (9 years and under) & MyCa\$h (10 to 17 years) Youth Accounts: Teach your children the benefit of wise spending & saving, and have fun doing it!
- Competitive Rate Money Market: Save and earn more with a tiered rate, starting with a low minimum balance.
- Share Certificates: Similar to a CD, these accounts earn higher yields depending on the term you choose.
- Individual Retirement Accounts: Helps you put money away for retirement.

Loans We Offer:**

- New & Used Auto Loans: For purchase or move your existing loan to us for a lower rate and payment.
- Mortgage Loans: Term options, knowledgeable staff and local servicing
- Visa Credit Cards: Low rates, great service and convenient and realistic terms - includes the Passport savings benefit at NO cost (up to \$150/year savings)!
- Equity Loans: Use the equity in your home to remodel, travel, consolidate debt and more!
- Boat, RV, Motorcycle & Other Motorized Vehicle Loans
- Personal Loans: For **anything** that might come up, we have you covered!

Convenience Services: Banking shouldn't be a hassle, which is why we offer a variety of services that allow you to handle your banking when and where you need to. The best part, of course, is that all these services are available to you at NO EXTRA COST.

- Mobile or (desktop) Home Banking with Check Deposit & Bill Payer: 24 hours a day from your mobile device or personal computer - review transactions, deposit checks electronically, pay bills, apply for a loan, transfer funds, view eStatements, and more.
- Visa Check Card: Make purchases and withdrawals without writing a check; use anywhere Visa is accepted.
- Payroll Deduction/Direct Deposit: Deposit all or a portion of your paycheck or government check electronically.
- Convenient Locations: We have seven (7) Puget Sound locations as well as a network of hundreds of "shared branches" nationwide.
- 24/7 Call Center: Call us any time of the day or night, including holidays (limited services available during non-business hours)!

*See Rate & Fee Schedule for additional information on rates, terms and applicable fees.

**Loan approval & rate received are based on applicant's qualifications and Qualstar's lending guidelines

For more information about the
benefit of membership...

- Go to www.qualstarcu.com, or
- Call us at **1-800-848-0018**, or
- Visit any of our **branch locations**

QUALSTAR
CREDIT UNION

1-800-848-0018
www.qualstarcu.com

NCUA Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government. National Credit Union Administration.

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