

Member Rewards

As a member owner of our banking alternative, you will enjoy the many benefits of “not for profit” banking with your Standard Membership including:

- » FREE unlimited ATM transactions at VSECU ATMs
- » FREE Checking Account & ATM/Debit Card
- » FREE Automated Telephone Access
- » FREE Online & Mobile Banking
- » FREE e-Statements
- » FREE Notary Services
- » FREE \$5,000 AD&D Insurance

And the more you rely on us for your financial needs, the more you'll save with your membership!

Member Rewards

E² Membership

Be eco-friendly! Use online banking, e-Statements and conduct at least two debit card purchases per month and you'll also receive free Bill Pay and up to four free Non-VSECU ATM transactions per month, in addition to the Standard Membership benefits above.

Advantage & Advantage Plus Membership

	Advantage Membership	Advantage Plus Membership
Non-VSECU ATM Transactions	8 FREE/month	10 FREE/month
ATM Surcharge Fee Rebate	Up to \$4/month	Up to \$8/month
Overdraft Protection Transfer	33% discount	FREE
Bill Pay	FREE	FREE
Cashier's Checks	66% discount	FREE
Money Orders	66% discount	FREE
Standard Card Replacement	FREE	FREE
Coin Machine Usage	Fee applies	FREE

See reverse side for more information.

Member Reward Levels

Member reward levels are based on your combined total deposit and borrowing relationship at VSECU:

Standard Membership

Up to \$5,000 combined balance

Advantage Membership

\$5,000 - \$25,000 combined balance

Advantage Plus Membership

Over \$25,000 combined balance

We determine the level of your membership by your combined deposit and loan balance, including accounts for which you are a joint owner/co-owner, or co-signer. The combined balance is determined by aggregating: 1) credit card balances as of the last statement cycle; and 2) the average monthly balances OR the end-of-month balances for deposits and other loan accounts, whichever is more advantageous to you. Your VSECU membership level is determined at the end of each month for the next month.

About ATM Surcharge Fee Rebates

You may be eligible to receive rebates for Surcharge Fees imposed by any other ATM owner within the U.S. Rebates are credited at the end of each month and deposited into your Share Savings account. These credits will be reflected on your statement.



Member rewards are subject to change without notice.



PLEASE
RECYCLE

This credit union is federally insured by NCUA

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