



CHECKING

that keeps paying you back

	E-Checking	Basic	Universal
To avoid monthly service fee	Direct Deposit or \$3000 ¹	Direct Deposit or \$3000 ¹	Direct Deposit or \$3000 ¹
Minimum balance to open account with privileges	No Minimum	No Minimum	No Minimum
Minimum balance to open account w/ dividends & no monthly service fee	Non-interest bearing acct.	\$1,000 avg daily balance in your checking (Rate - 0.05%APY ²)	\$2,000 avg daily balance in your checking (Rate - 0.10%APY ²)
Monthly service fee without direct deposit or \$3000 minimum ¹	\$6.00	\$6.00	\$6.00
Foreign ATM Transactions	\$3.00	\$3.00	\$3.00
Courtesy Pay - Overdraft Privileges	Courtesy Pay up to \$600 ³	Courtesy Pay up to \$600 ³	Courtesy Pay up to \$600 ³
Rate discounts on loan products	—	.25% for secured products	.25% for secured & unsecured
Call center	Talk to a live person M-F 8:30am-6:00pm		
Free checks	—	1st box basic checks free	
24-hour Telephone Teller service	F R E E		
CMECU Debit/ATM Transactions (Allpoint surcharge-free ATM network)	F R E E		
Debit/ATM card with REWARDS POINTS ⁴ with every account	F R E E		
Notary Public	F R E E		
Check writing limits	U N L I M I T E D		
Electronic services — Online Banking — Mobile & Text Banking — E-Statements & Bill Payment	F R E E		

Your account relationship is our greatest priority. We are committed to providing you with superior service.

We are not for profit; therefore **our fees and rates are priced to cover operations — not line the pockets of shareholders.** You are not a bank account number or transaction. **To us you are a human being — our member who is banking every day with us.**

For 88 years, that has been the reason we exist, and it is the reason we are now the **oldest active credit union in the State of Illinois.**



¹ Combination of share, checking, CDs, financial health account and IRAs. ² APY=Annual Percentage Yield. Rates subject to change. ³ Auto transfer from share or options overdraft loan privileges available when you qualify. ⁴ Debit/ATM card with Rewards Points earns 1 point for every \$2.00 spent.

