



Digital Wallets

Your CEFCU Debit Mastercard® can be used anywhere Mastercard is accepted and is compatible with most digital wallets, including:

- Apple Pay®
- Google Pay™
- Masterpass™
- Samsung Pay®
- And more!

Visit cefcu.com/wallet for more information.

Additional Services

- Anytime, anywhere access with CEFCU On-Line and Mobile Banking.
 - Person-to-person transfers with CEFCU My Pay
 - Mobile Check Deposit*
 - Free budgeting tools
 - Automatic transfers and payments
 - And more!
- Fee-free access to over 130 Money Center 24® ATMs and more than 30,000 CO-OP ATMs nationwide.**
- Free Direct Deposit
 - To set up direct deposit, you'll need CEFCU's routing number: 271183701, plus your full 10-digit account number.
 - Visit cefcu.com/number for more information.

Plus, as a CEFCU member, you can enjoy access to free financial education tools and confidential financial counseling. You can receive assistance on many topics, from budgeting to debt management. For more information, visit cefcu.com or call 1.800.633.7077 today.

*Only available through CEFCU Mobile Banking.

**A complete list of locations can be found at cefcu.com/locations.



Ready to get started?

Visit cefcu.com/checking today to learn more and open your Checking account online!

CEFCU CHECKING ACCOUNTS



Checking Accounts | Dividend Checking Accounts
Insured Money Market Accounts



Federally Insured
by NCUA

Google Pay is a trademark of Google LLC.

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cefcu.com

CEFCU

Not a bank. Better. ®

Checking Accounts

Discover the difference with a *free* CEFCU® Checking account.

At CEFCU, your Checking account comes with all the things you’ve come to expect, plus money-saving benefits — it’s Checking how *you* want it.

- *Free* CEFCU Debit Mastercard®
- Affordable overdraft protection options
- Anytime, anywhere account access with CEFCU On-Line® and Mobile Banking
- Nationwide account access at more than 30,000 *fee-free* CO-OP® ATMs
- No minimum balance requirements or monthly service fees
- And more!

It’s easy to set up a CEFCU Checking account — all you need is \$25 for your opening deposit.

Plus, for a limited time, new Checking accounts could qualify to receive a bonus of up to \$125. Visit cefcu.com/newcheck to learn how!

Dividend Checking Accounts

Looking for a Checking option that allows you to earn interest on your balance? CEFCU offers Dividend Checking accounts so you can earn competitive dividends while enjoying all the same benefits as our regular Checking accounts.

Dividends are credited monthly, and are calculated based on a tiered-rate system:

- **Tier 1 rate:** Balances of \$2,500 to \$4,999.99
- **Tier 2 rate:** Balances of \$5,000 to \$9,999.99
- **Tier 3 rate:** Balances of \$10,000 and more

Plus, your Dividend Checking account is free as long as your balance remains at \$2,500 or higher. If your average daily balance falls below this minimum, you’ll be charged a \$6 fee for each statement period the minimum is not met.



Insured Money Market Accounts

For larger savings needs, look to a CEFCU Insured Money Market Account (IMMA). You’ll continue to enjoy convenient account access, while earning higher dividend rates.



Dividends are calculated based on a tiered-rate system:

- **Tier 1 rate:** Balances of \$2,500 to \$24,999.99
- **Tier 2 rate:** Balances of \$25,000 to \$49,999.99
- **Tier 3 rate:** Balances of \$50,000 to \$99,999.99
- **Tier 4 rate:** Balances of \$100,000 and more

And, you’ll only pay for your IMMA if the average daily balance falls below \$2,500. If this minimum balance is not met, you’ll be charged a \$15 fee — otherwise your account is free!

CEFCU Debit Mastercard

Your Checking account comes with a free CEFCU Debit Mastercard. With your Debit Mastercard, you’ll enjoy a ton of cardholder benefits*, like:

- **Zero Liability† Protection** — Enjoy peace of mind knowing you won’t be held responsible for unauthorized transactions.
- **ID Theft Resolution** — Includes ID Theft Alerts™, Emergency Wallet Replacement, and more; all designed to help keep your information safe.
- **Price Protection** — If a purchase made with your Debit Mastercard is advertised for less within 60 days of the purchase, you’ll be refunded the difference.
- **Extended Warranty Coverage** — Doubles the manufacturer warranty on most items purchased with your Debit Mastercard.
- **Overdraft Protection Options** — Choose from several convenient, affordable options.
- **And more!**



*For complete details, see the CEFCU Debit Mastercard Guide to Benefits received with your new card.
†For details, visit www.mastercard.com/zeroliability.

Visit cefcu.com/checking today to learn more and open a Checking account online! You can also stop by a Member Center or call 1.800.633.7077 for more information.