Personal Banking Overview

consumers credit union

Start down your road to financial wellness with great rates, versatile products and convenient technology that lets you **Bank How You Want, When You Want!**

Choose the checking account that fits best with your lifestyle. All personal checking accounts come with a free instant-issue debit card and fee-free access to a network of nearly 30,000+ ATMs nationwide.



Checking

Simple Checking has no minimum balance requirement and monthly eStatements* are free (*$5.00 a month may apply for accounts receiving paper statements.)

Serious Interest Checking pays 4.00% APY** on deposits up to $15,000, as long as you have 12 posted debit card transactions per month, a $1,000 average daily balance, a $1,000 minimum recurring monthly direct deposit and eStatements.



eBanking

Online Banking with Bill Pay and eStatements

Text Banking—your account balances are just a quick text message away!

5-Star Mobile App for smartphones and tablets with check depositing



Savings

Our Regular Savings, Liquid Savings and Christmas Savings options let you choose the rate and balance requirements that are right for you.



Credit Cards

What do you want in a credit card? Cash back? Rewards? A low rate? Consumers has a Mastercard® credit card for you!



TellerPlus+

Our TellerPlus+ stations let you complete virtually any transaction that you would with an in-person teller, quickly and securely.



Retirement

Traditional and Roth IRAs, plus the Educational IRA/Coverdell ESA, are all offered to help you reach your retirement goals.

*A monthly fee of $5.00 may be charged to accounts receiving a paper statement. **Reward qualifications: APY = Annual Percentage Yield. To qualify for the monthly high interest reward (4.00% APY) you must meet the following minimum checking account requirements each statement cycle: (1) make 12 debit card transactions that post to your account during the statement cycle, (2) maintain at least a $1,000 average daily balance in the account, (3) receive an aggregate of $1,000 or more during the statement cycle in recurring direct deposits to the account, and (4) be enrolled in and receive monthly eStatements. Statement cycle: The statement cycle is defined as the period beginning on the first day of each calendar month and ending on the last day of the same month. Balance information and interest crediting: If you meet the minimum qualification requirements during the monthly statement cycle, 4.00% APY will apply to balances $15,000.00 and below; 0.01% APY will apply to balances of $15,000.01 or more. Each interest rate will apply only to the portion of the account balance that is within the specified range. The APY shown on your monthly statement will reflect interest earnings for your entire balance. Interest will be calculated and posted on the last day of each month using an Average Daily Balance Method. The Average Daily Balance Method applies a periodic rate to the average daily balance in the account for the statement cycle. The average daily balance is calculated by adding the balance in the account for each day of the statement cycle and dividing by the number of days in the statement cycle. All Serious Interest Checking Accounts in which reward qualifications are not met will earn 0.01% APY for the entire balance. If you close your account before interest is paid, you may not receive the accrued interest. General information: Rates accurate as of April 1, 2019, are variable and subject to change at any time. Fees may reduce earnings. Limit one high interest checking per Social Security number. Federally insured by NCUA.

Lending Options

MORTGAGE With so many loan options to choose from, we are confident we have the best deal for your dream home and your budget! With local servicing, processing and underwriting, we guarantee a great and fast mortgage experience. Here are highlights of our full mortgage portfolio.

0% Down. No PMI.
Great for first-time home buyers!

At Your Service Mortgage*
Eligible for public service members including full-time police officers, firefighters, EMSs, teachers and RNs! 0% Down • NO PMI • Save money with no lender fees

Advanced Medical Mortgage*
Eligible for medical field members including full-time MDs, DOs, PAs, NPs, CRNAs and DMDs! 0% Down • NO PMI up to $750K • 5% Down over $750K • Student loan payments excluded

Construction & Lot Loans
Consumers can provide construction loans up to 95% of the value, quick builder approval and low fixed administration fees.

Lock and Shop Program
Lock in a rate for up to 90 days while you shop for a new home with an option to float down if rates decrease.

Refinances
Refinancing your home mortgage can help you save money, consolidate debt or assist in managing a large purchase.

Bridge Loan/Equity Forward Options
Use the equity in your home to get access to cash when you need it at a great, competitive rate with no application fees!

Fixed Rate Conventional

FHA Loans • Low-Rate ARM • VA Loans

Other Mortgage Loans
Investment properties | Non-warrantable Condos
Asset depletion loans | Non-traditional, non-conforming properties | Large acreage | Self-employed borrowers
Jumbo financing | Unique credit profiles

HOME EQUITY Need financial help with remodeling your home, personal loans or even a vacation? We have you covered! With a Consumers home equity loan or home equity line of credit (HELOC), you get access to cash when you need it at a great, competitive rate.

Home Equity Loans
Fixed rate loan for specific, one-time costs
- Interest may be tax deductible**
- No application fees

Home Equity Lines of Credit (HELOC)
Flexible open line of credit that can be used and paid on for an ongoing basis.
- Interest may be tax deductible**
- Can link directly to your checking account as overdraft protection
- No application fees
- No charges if not using funds

OTHER LOANS We all need wheels to get around and maybe another vehicle or two for life's adventures. Consumers has you covered with just the right loans for whatever you're driving for.

Auto Loans
- New or used
- Direct from Consumers or through select dealerships
- Competitive rates/affordable payment options

Recreational Loans
- Boat, motorcycle and RV motorhome

Personal Loans
- Consolidate debt
- Fix up your house
- Other major expenses

Visit us online!

consumers credit union

ConsumersCU.org | 800.991.2221

All loans subject to approval. Rates, terms, and conditions are subject to change and may vary based on credit worthiness, qualifications, and collateral conditions. *Program available on purchase of single-family primary residence on less than 10 acres. ** Consult a tax advisor regarding the deductibility of interest.