

## FINANCIAL SERVICES FROM A TO Z

# Products and Services.

### **Savings**

#### **Where your membership starts.**

Choose how hard you want your money to work for you. Whether you need regular access to your funds or you're looking for higher yield, long term savings, Extra Credit Union has just the account you need.

Regular Savings Account  
Money Market Account  
CD  
IRA  
Dream Account  
Organizational Savings Account  
Holiday Club  
Financial Planning

### **Checking**

#### **Convenience and accessibility.**

Access your funds, manage your finances and pay all your bills with Extra Credit Union's easy to use and always accessible checking package.

Debit/ATM Cards  
Direct Deposit  
flexLINE of Credit  
Online Banking  
Enhanced Login Security  
Online Bill Payment and Presentment  
E-Statements  
Mortgage/Visa® Access  
Online Applications/Forms  
28,000 Fee-free ATMs Nationwide

### **Mortgages**

#### **A full range of programs to meet your needs.**

Whether you're thinking of refinancing, a first time home buyer, or building your dream home, Extra Credit Union can help you find the right mortgage for you and your family.

Conventional Mortgages  
Adjustable Rate  
10-Year Balloon  
FHA Mortgages  
MSHDA  
Guaranteed Rural Housing  
Reverse Mortgages  
Jumbo Loans  
Construction

### **Loans**

#### **Financing comes in lots of shapes and sizes.**

Whether you need something small, like school supplies, or something bigger, like an addition to your home, talk to Extra Credit Union. You will have low rates, flexible options, fast approvals, and service that's truly personal.

New and Used Auto  
Credit Cards  
Home Equity Line of Credit  
Recreational Vehicle  
Personal Loans  
flexLINE  
Loan-On-Demand  
Savings/Certificate Secured Loans

### **Youth Accounts**

#### **Learn the importance of money management by actually doing it.**

Kids need to understand how to manage their finances before they get out in the world. Our extensive youth savings and loan options teach kids the importance of money management.

Youth Savings Accounts  
Debit/ATM Cards  
Checking Accounts  
Credit Cards  
Personal Loans  
Financial Counseling

All products and services are offered at our full-service locations, which include each of our nine high school branches.

For more information, please visit us online at [ExtraCreditUnion.org](http://ExtraCreditUnion.org).

