

TAKING THE NEXT STEP

At North Coast Credit Union we believe everyone deserves an opportunity to become self-sufficient and financially stable. Here are a few ways to get started.

FREE SMART CHECKING

- **Stop paying to cash checks**
- **Eliminate the need for Pay Day Loans with Courtesy Pay***

Free Account, No Minimum Balance Requirement, Debit Card with a \$25 opening balance. New Accounts are eligible for up to \$100 in emergency funds with Courtesy Pay. Fees apply.

FREE SAVINGS ACCOUNT

- **Establish an emergency fund for unexpected expenses**

Free Account, \$5 minimum deposit.

FREE 12-MONTH BUILD-A-CD

- **Save for emergencies**

Establish a long term savings plan for emergency needs, to use toward down payments for cars, home, college or events with a FREE 12-month Certificate of Deposit. Available for children and adults. Open with \$25, Requires monthly deposits of at least \$25. One 12-Month Build-A-CD Account per member.

REFINANCE YOUR AUTO LOAN

- **Save money when you reduce the interest rate on your Auto Loan and your payments will be smaller**

Bring your loan documents to your neighborhood branch for a FREE evaluation. There are no Loan Fees when you refinance your Auto Loan.

STARTER CREDIT CARD

- **Establish Credit so you can apply for many types of loans including Auto and Home** \$300 Credit Limit. Credit Limit may increase with the successful use of the Credit Card including on-time payments.

SECURED CREDIT CARD

- **Restore/Repair your Credit so you can apply for a Checking Account and many types of loans**

Your credit limit is equal to the amount in your Savings Account. Up to \$1,000 Credit Limit. Credit builds with every on-time payment.

*Open your account with your Social Security or ITIN Card.
New Accounts, Loans and Credit Cards are approved based on qualifications.*



TAKING THE NEXT STEP is North Coast's commitment to our members to meet their needs with products and services, regardless of their financial situation, and to provide the tools to help them reach their financial self-sufficiency. We will continue to review our products and services to make sure we continue to support this mission.

***How Courtesy Pay works**

When you need money before your next paycheck follow these steps:

1. Visit your local branch; make a cash withdrawal to cover what you need until payday.
2. You will be charged a \$25 fee for each transaction/withdrawal. (Much less than Pay Day Loan Interest).
3. On Payday put the money you used back into your checking account.

Courtesy Pay Details:

Courtesy Pay allows you to overdraw your account up to the disclosed limit, for a fee in order to pay a transaction. Courtesy Pay is a feature of your FREE Smart Checking Account. We authorize and pay overdrafts for checks, in person withdrawals, electronic fund transfers, automatic bill payments and other electronic transactions using your checking account number.

When you use Courtesy Pay, you will be charged a \$25 fee per transaction/withdrawal. We expect you will bring your account into a positive balance within 35 days. You have the choice to include Debit/ATM card transactions for Courtesy Pay. Federal regulations require you to enroll ("opt in") if you want to include this service. You may "opt out" of this service at any time. Other restrictions apply. Certain terms and conditions apply for all North Coast Accounts, Loans and Services.