



### Regular Share (Savings) Account

Every member of United Consumers is an owner just by opening a basic Savings Account. Because of this, the regular Savings Account commonly is called a Share Account. Regular savings are the cornerstone of sound financial management. The credit union offers tiered accounts that earn quarterly dividends based on your average daily balance.

### Money Market Accounts

A Money Market Account is an alternative to a regular Savings Account for those who would like to earn a higher rate of interest, but still maintain immediate access to their funds. You can open a Classic Money Market Account with just \$2,500, and you will earn a fixed rate of interest. A Preferred Money Market Account requires a minimum investment of \$10,000 and pays a tiered rate of interest...the higher your balance, the more you earn. You can make up to three check withdrawals per month with either account.

### Share Certificate/Certificate of Deposit (CD)

A United Consumers CD is a great alternative to the volatile stock market. Invest as little as \$500 for terms from six to 60 months. Dividends can be added to your certificate, paid out to you by check each month or deposited to the share account of your choice.

### Individual Retirement Account (IRA)

An IRA provides you with a strong financial foundation for the future, as well as safety and security. It is a personal savings plan that allows you to contribute a set amount of money into the account each year. Every dollar you invest into an IRA will work to earn money for you until retirement. We offer Traditional, SEP and Roth IRAs, as well as Coverdell Education Savings Accounts. You can choose from a variety of terms, or even rollover or invest funds from an existing IRA.



### Christmas Club Account

Save gradually and painlessly throughout the year for next seasons holiday shopping. Just \$5 opens your account, and you can increase the balance through Payroll Deduction or regular deposits. This account earns dividends based on your daily account balance. The entire amount in your account will be transferred to either your savings or checking account at the beginning of November.



### Vacation Club Account

A United Consumers Vacation Club Account is geared to help members save for that much-needed getaway. This account earns dividends based on your daily balance.

### Youth Club Accounts

United Consumers takes a strong interest in financial education for today's youth. That's why we offer two clubs designed to teach strong savings principles for a lifetime of healthy finances.



### Silver VIP Club Account

This club is designed specifically for members ages 55 and wiser. Benefits include 1 box of free checks per year along with the same great service you've come to expect from United Consumers.



### CU Anywhere Online Banking

With CU Anywhere, our free online banking service, all you need is the Internet to access your credit union accounts 24 hours a day, seven days a week. Check your account balances, review and print statement history, verify cleared checks, make transfers between accounts, transfer funds to make loan payments and more. You can even pay your bills online .

*No matter what you are saving for, United Consumers is proud to offer a variety of savings and investment accounts to meet your goals. All of our great savings accounts are federally insured to \$250,000 by the National Credit Union Administration (NCUA), the strongest deposit-insuring agent of the federal government. In addition, IRAs are federally insured up to \$250,000. Now, you can keep all of your money in one safe place, while receiving better products, better rates and better service.*

### Shared Branch Location

The Credit Union Shared Branch Network gives UCCU members more options to conduct their financial business, including more locations, more hours of operation and more convenience. The credit union is part of a national network of credit unions with more than 5,000 locations across the country. Visit [www.branchnearyou.com](http://www.branchnearyou.com) for locations and more information.



Shared branch access nationwide.  
Over 5000 free ATMs.