



CU*TECH GROUP BENEFITS

Age Requirements

This group is for members 23 years old and older.

Minimum Balance

The minimum balance required to earn a dividend on the regular Share account is \$250. See the Regular Share Account TIS (Truth in Savings) Disclosure for rate information and a description of the account.

Share Draft (Checking) Account & MasterMoney Card

Must have a checking account. See Share Draft Disclosure for an account description. Must have a MasterMoney Debit card.

ATM Transaction Fees

An ATM transaction covers the following machine activity; cash withdrawal, inquiry, and transfer. All ATM transactions at the Credit Union owned ATM machines are free. Four free ATM transactions per month, any additional transactions are \$1.50 each.

Audio Response

120 minutes free of audio response per month, any additional minutes are \$.20 per minute. The fees will be posted at the end of the month from the regular Share account.

Online Account Access

Free unlimited use of online account access per month.

Suspension of Group Benefits

When the member no longer qualifies for the group, any group benefits will be suspended. The basic (non-group) Credit Union fees for ATM, audio response and online account access will apply. If the member qualifies for the CU*Checking Group, they will be automatically enrolled in that group and that group's benefits will take effect.