

# Category descriptions

## Member Merits Essential

(Everyone shares these Oregon State Credit Union benefits)

- Free online account access and bill pay
- No minimum balance fee on checking accounts
- Free Phone Access Teller (PAT)
- Free ATM withdrawals at Oregon State Credit Union machines
- Six free transactions per month at CO-OP® Network ATMs
- No Visa® Value annual fee
- No Visa Value or Rewards cash advance fee

## Member Merits Enhanced

(Minimum three account types and over \$5,000 combined balance)

Enjoy all Essential benefits plus:

- Bonus rates on certificates
- Reduced consumer loan rates<sup>†</sup>
- Free transactions at CO-OP Network ATMs
- Additional reduced fees
- Reduced mortgage lender fee

## Member Merits Premier

(Minimum four account types and over \$25,000 combined balance)

Enjoy all Essential and Enhanced benefits plus:

- Increased bonus rates on certificates
- Bonus rates on Free and TLT Checking with minimum average daily balance
- Increased reduction on consumer loan rates<sup>†</sup>
- Free overdraft protection transfers
- Free ATM use at any machine<sup>\*\*</sup>
- Free card replacement
- Free notary service
- Reduced mortgage lender fee

<sup>†</sup>Available on select loans.

<sup>\*\*</sup>Other institutions involved in the transaction may generate fees.

General disclosure: Oregon State Credit Union reserves the right to make changes to these benefits at any time. Visit a branch or go to [oregonstatecu.com](http://oregonstatecu.com) for current benefits.

# Account types

## Deposit accounts

Certificate of deposit	Certificate Account
Checking	Free Checking account Platinum Checking account TLT Checking account
HSA	Health Savings Account
IRA	Coverdell ESA (Education IRA) IRA certificate Roth IRA Traditional IRA
Money Market	Investors Money Market account Money Market account
Savings	Basic Savings account Scottie Savers account TLT Savings account for teens

## Loan accounts

Auto/Boat/RV	Auto Loan (new and used) Boat Loan (new and used) RV Loan (new and used) Other secured
Credit card	TLT Visa for teens Visa Rewards Visa Value
Home Equity Line of Credit	Home Equity Line of Credit
Mortgage	Adjustable Rate Mortgage (first and second) Construction/Permanent Loan First-time Home Buyer Loan Fixed-rate Mortgage (first and second) Home Improvement Loan Land Loan Manufactured Home and Land Loan Vacation/Second Home Loan
Personal Line of Credit	Personal Line of Credit
Signature	Signature Loan
Other	Certificate Secured Loan Share Secured Loan

# Benefits chart

	<input type="radio"/> low fee	<input type="radio"/> reduced fee	<input checked="" type="radio"/> free
Benefits	Essential	Enhanced	Premier
Online account access/bill pay	<input checked="" type="radio"/>	<input checked="" type="radio"/>	<input checked="" type="radio"/>
Access to PAT	<input checked="" type="radio"/>	<input checked="" type="radio"/>	<input checked="" type="radio"/>
Basic Savings only (min. \$250 balance)	<input type="radio"/>	<input checked="" type="radio"/>	<input checked="" type="radio"/>
Min. balance Money Market	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Min. balance Investors MM	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Visa Value annual fee	<input checked="" type="radio"/>	<input checked="" type="radio"/>	<input checked="" type="radio"/>
Visa Rewards annual fee	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>
Visa cash advance fee	<input checked="" type="radio"/>	<input checked="" type="radio"/>	<input checked="" type="radio"/>
Home Equity Line of Credit	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Mortgage lender fee	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
ATM transactions			
Oregon State Credit Union owned	<input checked="" type="radio"/>	<input checked="" type="radio"/>	<input checked="" type="radio"/>
CO-OP Network ATMs	<input checked="" type="radio"/>	<input checked="" type="radio"/>	<input checked="" type="radio"/>
Over max # transactions	<input type="radio"/>	<input checked="" type="radio"/>	<input checked="" type="radio"/>
Any ATM*	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>
Card replacement	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>
Cashier's checks	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>
Temporary checks	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>
Check copy	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Statement copy	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Interim statement copy	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Wire transactions*	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Pay by phone	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Stop payment	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Notary service	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>
Signature guarantee	<input checked="" type="radio"/>	<input checked="" type="radio"/>	<input checked="" type="radio"/>
Overdraft protection	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>
Research	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Member in good standing letter	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>

\*Applies to outgoing domestic and incoming fees. Other institutions involved in the transaction may generate fees.