

Savings Add Up Fast



It's never too early or too late to start saving for the future. At United Southeast Federal Credit Union, your savings will multiply with our full range of savings programs designed to earn you robust dividends. We offer competitive dividend rates, quick and easy access to your funds, and a safe place to watch your money grow. Shouldn't your money work as hard as you do? Invest with *US*.

Options

We know that different members have different needs, so we have a variety of savings accounts for you to choose from.

- Share Savings Account
- Money Market Account
- Christmas Club Account
- Vacation Club Account
- Mad Money Account
- Newborn Savings Account
- Wedding Registry Account
- Share Certificates
- Individual Retirement Account

Office Locations

Corporate Office:
1545 Bluff City Highway
Bristol, TN 37620
423.989.2100

1 Medical Park Boulevard
Bristol, TN 37620
423.844.3750

4100 North Roan Street, Suite 1
Johnson City, TN 37601
423.610.1900

2035 Lee Highway
Bristol, VA 24201
276.466.1222

1060 West Main Street, Suite 1
Abingdon, VA 24210
276.676.0515

1672 East Main Street
Lebanon, VA 24266
276.415.9130

Phone Numbers

Toll Free: 888.202.1212

Fax: 423.989.2119

Star: 423.968.STAR(7827)

800.707.STAR(7827)

Bill Pay: 1.888.918.7615

ATM/Debit 24/7 Member Service: 1.866.820.1065

ATM/Debit Activation and PIN Change: 1.866.985.2273

Report a Card Lost or Stolen: 1.800.449.7728

Online

www.usfcu.org
creditunion@usfcu.org



Visit our website to learn more about the benefits of being a USFCU member.

Savings & Investments



It's time to **Own It**

Helping *our*
members live
better *lives*



United Southeast
Federal Credit Union www.usfcu.org

Start With *US*

Savings Made Easy

Share Savings Account*

Your key to membership! Become a member of United Southeast Federal Credit Union by depositing and maintaining \$5 in a Savings Account. Your Savings Account is a great way to save for the future a little at a time. It offers easy access and competitive dividend rates.

Christmas Club Account*

You'll be ready for the holiday season by opening this account. Making deposits is quick and easy. You can set up automatic transfer deposits from another USFCU deposit account or through Direct Deposit or Payroll Deduction. You'll be surprised at how fast your deposits add up. Your Christmas Club savings will be transferred directly to your Savings Account on October 1 when dividends post.

Vacation Club Account*

Are you dreaming of a perfect vacation? Stop dreaming and start saving with a Vacation Club Account. You'll have the extra cash you need for a memorable vacation before you know it. All it takes is a small deposit each payday. Funds can be automatically deposited through Direct Deposit or Payroll Deduction so you never miss them.

Newborn Savings Account*

This is a wonderful way to get that newborn off to a great start. Any child 90 days old or younger can have an account established for them by a parent or legal guardian as long as they can provide the child's social security card. USFCU will deposit \$5 to establish the account on behalf of the child.

Mad Money Account*

Wanting to save for something special? This account has a funny name, but it's a serious way to make your dream a reality.

Wedding Registry Account*

A great opportunity to get or give the gift that people really want when they are first starting out. Invitation inserts are given to the bride and/or groom to put in their invitations; thank you notes are given to guests who make deposits to the registry account, and a notification is mailed to the bride and/or groom to let them know when a deposit has been made. It doesn't get much easier than that.

Money Market Account

Are you looking for a higher yield on your savings, yet still need anytime access to your funds? Then our Money Market Account is perfect for you.

- Minimum balance requirement of \$1,000
- Limit of six withdrawals/transfers per month
- Dividends compounded and paid monthly

Share Certificates

Looking for a great investment for your extra cash? Our Share Certificates are the perfect way to get the most out of your dollar.

- Terms range from 90 days to 60 months
- Minimum balance requirement of \$1,000

Individual Retirement Accounts*

IRAs offer a great opportunity to plan for the future and earn high returns on your investment. We offer a variety of IRAs to meet your needs—Traditional, Roth and Coverdell Education Savings Accounts.

IRA Share Certificate

IRA Certificates work like a regular certificate and are available with terms ranging from six to 60 months.

- Minimum balance requirement of \$1,000

IRA Accumulative Accounts

You can gradually build retirement savings through our IRA Accumulation Account by automatic Payroll Deductions or regular deposits. After your balance reaches \$1,000, you can transfer the funds to one of our many IRA certificate plans.

- Minimum balance requirement of \$5

Simple & Safe Ways To Save

Direct Deposit / Payroll Deduction

Save yourself a trip to the credit union with Payroll Deduction or Direct Deposit. Have your entire paycheck (or just a portion) automatically deposited into your USFCU Share Accounts.

Automatic Transfers

Set up regularly scheduled automatic transfers from other USFCU Share Accounts. It's another safe and convenient way to manage your money.

NCUA Protection

Every dollar you save in USFCU is protected up to \$250,000 by the National Credit Union Administration (NCUA), a U.S. Government Agency. IRAs secured separately up to \$250,000.

*Dividends are compounded and paid quarterly.