



Product Guide: Elite Checking Account (CK11)

At ACCU, relationships are at the heart of everything we do. That's why our Elite Checking account is designed to reward your engagement—offering top-tier interest rates and premium perks that grow the more you use your account. Plus, when you combine it with other ACCU products and services, you'll unlock exclusive discounts and special rates available only to Elite Checking members.

Overview

Interest-Bearing	Yes	Rates are subject to change at any time. Rates are determined at the credit union's discretion. Click here for the latest rates.
Fixed Rate / Rate Lock?	No	<p>The established rates and subsequent APY's is subject to fluctuate as market conditions change.</p> <p><i>Note: If you are interested in a fixed-rate savings product, ACCU offers Term Share Certificates, which offer fixed rates for fixed deposit amounts and periods of time.</i></p>
Minimum to Open Account	\$100	<p>The minimum amount to open this account type is \$100.00 due at account opening. You can fund this account in a few different ways:</p> <ul style="list-style-type: none">• Electronic / Automatic Clearing House (ACH) transfer from another financial institution• One-time Debit Card / Credit card request (up to \$500)• Transfer from an existing America's Christian Credit Union account
Minimum to Earn Dividends	\$0.01	<p>A minimum balance of \$0.01 is required to earn dividends; however, higher balances may qualify for enhanced tiered rates. The more you deposit, the greater your potential earnings. Click here for the latest rates.</p>
Effective Rate / APY	Tiered	<p>APY is based the amount on deposit in each tier as indicated on the rate table Click here for the latest rates.</p> <p><i>Note: if you are looking to hold balances of \$15,000 or greater, and still want on demand accessibility, consider a High-Yield Savings, which provides top tier earnings for balances greater than \$15,000.</i></p>
Maintenance Fee Waiver?	Yes	<p>The monthly maintenance fee will be waived if the following conditions are met:</p> <ul style="list-style-type: none">• ACH/Direct Deposit of \$2,000 per month• 12 Debit Card transactions per month OR• ¹A combined total of \$50,000 or more of personal loan and/or deposit balances.
Availability	Personal	This product is available for consumer members only.

2100 E. Route 66, P.O. Box 5100, Glendora, CA 91740 | www.AmericasChristianCU.com

This credit union is federally insured by the National Credit Union Administration. Added savings protection provided by American Share Insurance (ASI) on qualifying member's accounts in excess of that provided by NCUA. ASI is a credit union owned-share guaranty corporation.

Dividend Compounding & Crediting	Daily / Monthly	The daily rate (1/365 th of the applicable annual percentage yield) is applied to the funds on deposit each day. The sum of all the daily interest earned is then credited monthly based on the number of days in the month.
Insurance	Yes	Each member's deposits are insured up to \$250,000 by the NCUA, with an additional \$200,000 in coverage from American Share Insurance for consumer accounts.
Effect of Closing an Account	Outstanding Daily Interest Paid	Accrued dividends will be paid if an account is closed prior to the end of the month.

Perks & Benefits²

Loan Discounts	Yes	Think of having an ACCU checking account as becoming a 'VIP member' and gaining access to all kinds of additional benefits – the biggest of which is discounts on your borrowing rates earn up to a 0.50% discount when setting up automatic payments from your Elite Checking account.
Promotional Benefits	Yes	From time to time, we'll offer specials and bonuses that are only applicable to checking account holders. Make sure to enroll in our ACCU app to get push notifications as soon as they are available.
Early Pay	Yes	Get paid up to 2 days early qualifying electronic/direct deposit transactions. Click here for complete program details.
Cell Phone Protection³	Yes	Carrier phone insurance may be a thing of the past! Receive up to \$400 of replacement or repair costs if your cell phone is stolen or damaged, in the U.S. and abroad. Maximum of two claims per year. Covers the first three phones on a cellular telephone bill paid through your checking account. (Cellular telephone bill must be paid through this account.)
Extended Warranties on Purchases³	Yes	Extended Warranty extends the U.S. manufacturer's original written warranty up to one full year on most new retail purchases if the warranty is less than five years. (Item(s) must be purchased entirely with the Elite Checking account.)
Debit Advantage & Buyer Protection²	Yes	Buyer's Protection covers items for ninety days from the date of purchase against accidental breakage, fire, or theft.
Identity Theft Protections²	Yes	Identity Monitoring – Monitoring of over 1,000 databases. Receive up to \$10,000 to help pay expenses, clear your name and restore your identity. Should you suffer identity theft, your very own IDProtect® fraud resolution specialist will help you every step of the way until your identity is restored.
Accidental Death & Dismemberment Insurance²	Yes	Receive up to \$10,000 Accidental Death & Dismemberment Insurance. (Coverage divides equally on joint accounts and reduces by 50% at age 70.)

2100 E. Route 66, P.O. Box 5100, Glendora, CA 91740 | www.AmericasChristianCU.com

This credit union is federally insured by the National Credit Union Administration. Added savings protection provided by American Share Insurance (ASI) on qualifying member's accounts in excess of that provided by NCUA. ASI is a credit union owned-share guaranty corporation.

**Travel & Shopping
Rewards²**

Yes

Money-saving discounts from thousands of local and national businesses. Members can redeem and print coupons online or access discounts from their mobile device. Digital Access makes saving super easy and convenient, giving instant savings anywhere, and anytime.

Applicable Fees

Monthly Paper Statement

Included

There is no paper statement fee for this account, however additional perks and benefits may be available if you receive your monthly statements electronically.

**Monthly Account
Maintenance**

Yes

This account has a monthly maintenance fee which can be waived if the fee waiver criteria are met. [Click here](#) for the latest fees

Important Information.

¹ - Combined balances are applied to the tax-reported owner; all account types must share the same ownership structure.

² – Some Elite Checking Perks are provided by eClubOnline and registration may be required. Please reference Elite Checking Welcome Kit for complete details.

2100 E. Route 66, P.O. Box 5100, Glendora, CA 91740 | www.AmericasChristianCU.com

This credit union is federally insured by the National Credit Union Administration. Added savings protection provided by American Share Insurance (ASI) on qualifying member's accounts in excess of that provided by NCUA. ASI is a credit union owned-share guaranty corporation.