



# Services

We know you like convenience. And why wouldn't you? It allows you to fit everything you need into your busy day. At CLFCU, we provide all of the services you need to make your banking life simple.

- Free Digital Banking with Home Banking and Mobile App
- Free Text Alerts
- Free Bill Pay (w/ P2P Transfers & Document Vault)
- Free eStatements
- Free Telephone Banking (ART)
- Free Visa Debit Card
- Visa Credit Card with Low Fixed Rate
- Mobile Wallet with CLFCU Debit Card
- 24/7 Drive Up ATM with access to over 5,000 Free ATMs Nationwide
- 24/7 Fraud Monitoring
- Free Coin Counter in the Lobby
- Wire Transfers
- Notary Service
- Money Orders & Cashier's Checks
- E-Sign for Loans
- Overdraft Protection (*Fees Apply*)
- GAP Protection
- Route 66 Extended Warranty Insurance
- Student Loans through Sallie Mae

Just to name a few.



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# Personal

- Membership
- Checking
- Certificates
- Services



Thinking about becoming a member at CLFCU? We don't blame you... we are pretty great. And lucky for you, becoming a member is simple. All it takes is a \$5 membership savings account.

If you live, work, worship, or go to school in Huntington County, you can become a member. Here's what you'll need to get started:

- Unexpired Driver's License or State ID with current address or another acceptable form of ID (if ID does not show the current address, proof of address will be required in the form of a utility bill or lease/rental contract)
- Tax Identification Number

Interested in more than just a Membership Share Savings? We also offer a variety of secondary savings accounts including Club accounts for Christmas and Vacation purposes, Lifesavers Club accounts for Youth, and Money Management Savings for higher yields.

Save for emergencies, for an upcoming purchase, or just for a rainy day. No matter what you're saving for, do it with CLFCU.



Relax. Banking doesn't have to be confusing or difficult. At CLFCU our Basic Checking is just that... basic. It has everything you need in a checking account without any complicated requirements or stipulations. Want a little bit more out of your account? Our eChecking offers all of the benefits of Basic Checking with a few added perks.

### Basic Checking

- \$25 Opening Deposit
- No Minimum Balance Requirement
- Unlimited Deposits
- Unlimited Check Writing
- No Per Check Charges
- Monthly Statements
- \$500 Personal Line of Credit\*
- Free Debit Card
- Free Online Banking with Home and Mobile Versions
- Free eStatements
- Free Telephone Banking
- Over 5000 Free ATM Options Nationwide

### eChecking

All the benefits of Basic Checking plus:

- Earns Dividends on Tiered Structure
- Discounts on Loans
- Free Notary Service
- \$1000 Personal Line of Credit\*
- Overdraft Forgiveness - *We forgive share draft return and honor fees that were charged to your account the previous afternoon if you make a deposit by 9:59<sup>am</sup> the next business day following the overdraft. Deposit must fully cover the share draft that overdrew your account.*

*eChecking fees may apply depending on your total relationship with CLFCU. If you maintain a relationship balance of \$2500 or more, there is no fee for eChecking. A relationship balance is the total of all balances (loan & share) you have with CLFCU. Without a total relationship of \$2500 or more, the account is subject to a monthly fee up to \$6. See membership agreement for further information on eChecking fee schedule and rate structure.*

*\*Personal Line of Credit Upon Approval*



Sure, a piggy bank helps you save money, but it doesn't pay you. Maybe it's time to look into a CLFCU Certificate! Our rates are competitive and we offer a variety of terms.

For current rates, visit the Rates tab on our website and choose Share Certificate Yields.