



American United Federal Credit Union offers a variety of exclusive products to help you succeed. American United is a boutique credit union; small enough to give the best dedicated service, but large enough to offer all of the cutting-edge financial services you need.

Regular Savings Account

- \$25 minimum deposit, free online services and unlimited withdrawals

Share Checking Account

- Free online services, payroll direct deposit, check writing and overdraft protection

Club Savings

- No minimum deposit

Business Accounts

- Full corporate lending, SBA, ComRE
- Full business and commercial lending array
- Investment opportunities to grow excess capital
- Ability to lend to employees and Peer-to-Peer
- Online services

VISA® Credit Card

- No annual fees, balance transfer fees or cash advance fees
- Scorecard Rewards

Loans

- 1st Mortgages, Refinances, Subprime, Auto, Recreational, STS and Personal
- Low interest rates, flexible terms, no pre-payment penalties and loan payment protection

Money Market

- Funds are available at any time
- Unlimited withdrawals and deposits

Share Certificate/IRA Certificate

- \$500 Minimum
- No additional deposits can be made into the Share Certificates once opened
- Loss of the last 6 months of dividends if closed early

Direct Deposit

- Automatically deposits into the account(s) you specify
- Receive peace of mind with no lost checks and instant access to funds

Dedicated Saver Certificate

- \$5 minimum deposit to open
- \$5 minimum deposit a month
- Additional deposits can be made at any time
- Same rates / terms as Share Certificates

Youth Accounts

Kirby Kangaroo-ages 13 and under

- Good grade rewards
- Programs to help teach the value of saving
- Dividends to help their savings grow

Claim Your Youth-ages 13 to 18

- Good grade rewards that help their savings grow
- Special checking and debit accounts with low balance overdraft and VISA after turn they 18

Online Services

- Mobile Banking
- Electronic Statements (eStatements)
- Bill Pay
- Mobile Deposit
- MoneyDesktop financial management tool
- CardNav Credit Card Monitoring App
- Identity Protection Services
- CUPay Secure Money Transfer App

GoldStar® Member Rewards Program

- Savings Bumps, Loan Discounts, Complimentary ID Protection, Discounts on services, safe deposit boxes, etc.

- To qualify:
- Savings
 - Checking (with min. avg. daily balance of \$2,500)
- OR
- Savings
 - Active Checking*
 - Loan Product
 - Direct Deposit*

*Active Checking is defined as having 5 transactions in any given month. Min. of \$300 in Direct Deposits in any given month.

Member Services

- Free Financial and Retirement planning
- Free Medicare advising
- Tax and Accounting services
- In-house Mortgage department

Special Offer for MidValley Members!

MidValley members receive **\$200.00*** when you open a **Checking Bundle**.

* Checking Bundle consists of Checking Account, Savings Account, Debit Card, Direct Deposit, and one Loan Product. Must keep accounts open for a minimum of 12 months. Must open bundle within 30 days.



801-359-9600
www.amucu.org

Share Certificate* 2.00% APY 10 month

*The Annual Percentage Yield (APY) is fixed for the initial term of 10 months, Share Certificate at maturity will roll to a 36-month Share Certificate at the current set rate at the time of maturity. A penalty will be imposed for early withdrawal. Fees may reduce earnings. APY is offered through 2/28/18 and is subject to change. The 10-month Share Certificate is not eligible on Dedicated Share Certificates, defined "rate bumps" or with a GoldStar® Account. To be eligible for this certificate, the funds must be "new money" as defined by the Credit Union. *The Annual Percentage Yield (APY) is fixed for the initial term of 10 months.*

Early withdrawal penalty: The penalty we may impose will equal 180 days dividends on the amount withdrawn (whether earned or not) The penalty may also affect the principal deposit and may reduce earnings.

APY = Annual Percentage Yield. **New money only** with a minimum balance of \$500.00. Funds from an existing AMUCU account (share or loan) cannot be used to fund this Share Certificate account. Funds withdrawn from an AMUCU account and redeposited within a 30-day period cannot be used to fund this Share Certificate account. Offer for a limited time only.

Cash Rewards

Member Referral Program

- New Member Referral.....\$25 Cash (with Checking Bundle)
- 4 Referrals with the above..... \$100 Cash

New Member with Checking Bundle

- Checking, Savings, Debit Card, \$100 Cash Direct Deposit, Loan Product

VISA

- Approved application.....\$25 Cash
 - Balance transfer of \$3,000+*\$75 Cash
- *Certain restrictions apply.*

Car Refinance

- 1% reduction in payment, or
- 1% reduction in rate, or
-1% Cash (up to \$250)

New Car

- Pre-Approve with us before going to the dealer. \$25

New/Current HELOC

- \$10,000+ draw \$50 (must maintain balance for 6 months)

Mortgage

- \$100 Cash

Kearns Newspaper Branch

4770 South 5600 West
Kearns, UT 84118

West Jordan Branch

2687 West 7800 South
West Jordan, UT 84088

Draper Branch

247 West 12300 South
Draper, UT 84120

Fort Union Branch

2277 East Fort Union Blvd.
Salt Lake City, UT 84121

Salt Lake City Main Street Branch

3226 South Main St.
Salt Lake City, UT 84115

Salt Lake City VAMCU Branch

500 South Foothill Dr.
Salt Lake City, UT 84148

Sandy Branch

8621 South 700 East
Sandy, UT 84070

Deseret News Branch

1377 Redwood Road
Salt Lake City, UT 84104

Grantsville Branch

50 Commercial Ave.
Grantsville, UT 84029

Online Branch

www.amucu.org

American United participates in the CO-OP Shared Branch and ATM network. Access over 7,000 locations and 30,000 ATMs for free in all 50 states.

ABA Routing Number:
324078640



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