

Checking Made Easy....



Write a check
(it's a little old fashioned but it still works).

Use your Debit Card
(at cash machines, ATM's, point of sale terminals and anywhere Visa's accepted).*

Transfer to and from your checking account to your other Pacific Cascade accounts with a phone call to either a Teller or Teller Phone (*our audio response system*) or use our Home Banking (*Internet Browser Banking*).

Add direct deposit of your paycheck (*or any recurring check*) and you don't even have to come to the credit union to deposit your paycheck. Spend your lunch break doing more fun things, like eating!

Choose from a wide selection of check styles.

Check printing is free for members age 55 or better participating in our Classic Club.

You're Covered!

- With your Pacific Cascade Debit Card, most merchants will accept this instead of a guarantee card.
- If you forget to transfer and your balance isn't quite enough to cover checks (or transactions), our computer will do that for you. There is no fee for automatic transfers, as long as you have funds available in another account (savings or Visa) to cover it.
- Ask about our Privilege Pay! An overdraft protection that allows you to take your checking account into the negative for up to 45 days. There is no interest charged, but a fee of \$25 for each incident is charged.

* FEES ASSOCIATED WITH ATM TRANSACTIONS:

Use your ATM or Debit card at any CO-OP ATM with no fees. Use your Debit Card at Point of Sale (POS) terminals and get cash back. These transactions have no fee.

Easy Because it's so Accessible!

Competitive because you can avoid our low monthly service fee for our basic checking, of \$4 simply by maintaining a \$300 or more monthly balance. Keep the rest in savings (to earn dividends) and transfer as you need. Or, choose our interest paying checking account and earn dividends on your balance. Minimum balance required.

There's More!

- Monthly statements are sent to you, detailing all of your transactions.
- Sign up for eStatements at www.wesaveyou.com to receive your statements even faster.
- Instant carbonless copies are made with every check you write. We keep your canceled checks stored on microfilm for you. No more paper clutter.

Competitive



What you need to open a Pacific Cascade checking account:

- An initial deposit of \$25 to checking (\$50 if you want temporary checks issued at the time).
- Keep a minimum of \$300 to avoid the \$4 monthly service fee.

Oops.... or if you need it!

- If we must return a check because of insufficient funds, the fee is \$25 per check.
- If you request a Stop Payment Order, the fee is \$25 per check.
- If you use Privilege Pay, the fee is \$25 per incident to take your account in the negative. Ask for more details.
- Copies of Canceled Checks \$2 each, faxed \$5 each.
- Account Reconciliation help is \$15 per hour.

The Plus is...

FREE Bill Pay Service! Use home banking, click bill pay and you're there. *Write a check and send it to the payee from your computer. No paper checks, no stamps, no mail box necessary.*

Checking Application Plus Debit Card

To acquire your Debit Card, first you need a Pacific Cascade checking account, then simply complete the attached application and drop it at any Pacific Cascade office. Or complete the application located on our web site at www.wesaveyou.com.

Member Account Number

Please issue a card for:

Print name of primary member

Print name of joint owner

Address

City

State

Zip

Home Phone

I hereby authorize the investigation of my credit worthiness and the renewal of any cards issued. Card(s) will be sent upon approval of my application. Please refer to your Electronic Funds Disclosure and Agreement to explain your rights and responsibilities as a Debit card holder.

X

Member's Signature

Date

X

Joint Owner's Signature

Date



Discover the home advantage

www.wesaveyou.com

800-477-3328

To Serve You We Offer...

Savings Accounts
IRA's (Individual Retirement Accounts)
Certificate Accounts
Money Market Accounts

Consumer Loans
Home Equity Loans
Conventional Real Estate Loans
Visa Credit Cards

Checking Accounts
Debit Cards

Convenience Services: ATM's
Home Banking
Bill Pay Service
Estatements
Teller Phone
(Audio Response System)
Direct Deposit
Automatic Payments

03/09



Discover the home advantage

Checking *Plus* Debit Card

Use your Pacific Cascade Debit Card to access your checking at:

- Automatic Teller Machines (ATMs)
- Point of Sale (POS) terminals
- Gas stations
- Anywhere VISA is accepted.

Pacific Cascade Federal Credit Union

CHAMBERS STREET OFFICE

1155 Chambers
Eugene, OR 97402
(541) 687-2146

DOWNTOWN OFFICE

1075 Oak Street
Eugene, OR 97401
(541) 343-6238

SANTA CLARA OFFICE

95F Division Blvd.
Eugene, OR 97404
Coming Soon!

SPRINGFIELD OFFICE

1190 Mohawk Blvd.
Springfield, OR 97477
(541) 747-6125

TOLL FREE NUMBER

1-800-477-3328



Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government.

NCUA

National Credit Union Administration, a U.S. Government Agency

www.wesaveyou.com

Pacific Cascade Federal Credit Union

Checking *Plus* Debit Card



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