

WE'RE IN YOUR NEIGHBORHOOD!

INDIANA

ELKHART - CORPORATE

358 S Elkhart Ave
Elkhart, IN 46516

ELKHART - CR 6

619 CR 6 East
Elkhart, IN 46514

ELKHART - CR 17

661 CR 17
Elkhart, IN 46516

GRANGER

605 East University Dr
Granger, IN 46530

MISHAWAKA

602 N Main St
Mishawaka, IN 46545

MICHIGAN CITY

1025 S Carroll Ave
Michigan City, IN 46360

SURCHARGE-FREE ACCESS TO YOUR MONEY, NEARLY ANYWHERE!

Convenient FREE access to over 30,000 ATMs and 5,000 service centers nationwide! Visit INOVA, Alliance One or CO-OP Network ATMs with your INOVA VISA® Debit Card.

To find the nearest location, go to **co-opsharedbranch.org** to get the CO-OP Network app from the Apple or Google Play app stores!

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 **Stop by your nearest branch today!**

Other fees such as non-sufficient funds, overdraft, etc. may apply. See fee schedule for details. Offer good on personal accounts only; ask us about our outstanding options for your business or organization. Credit Union rules and regulations apply. Minimum opening deposit is only \$10. Ask us for details.

¹Up to \$10 for checks and debit cards from another financial institution given at the time the checks/debit cards are presented.

²Terms and conditions apply. The Identity Theft Insurance is underwritten and administered by AIG. This description is a summary and is solely intended for informational purposes and may not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions. The Identity Fraud Expense Reimbursement benefit is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company, under group or blanket policies issued to Policyholder or its respective affiliates for the benefit of its Members. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

³Calculated on the VantageScore® 3.0 model. Your VantageScore® 3.0 from Experian indicates your credit risk level and is not used by all lenders, so don't be surprised if your lender uses a score that's different from your VantageScore® 3.0.

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and Telephone Banking



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INOVA
FEDERAL

SIMPLY FREE CHECKING



No Minimum Balance
No Monthly Service Charge

INOVA
FEDERAL

Welcome!

Every new personal checking account includes:

VISA® Debit Card • Digital Banking • Bill Pay • FREE eStatements
BUY BACK of your unused checks and debit cards from another financial institution¹

1

Would you be interested in security benefits, savings on everyday purchases, and more?

yes

no

SHIELD CHECKING

An account with security and savings all in one place

- Competitive dividends
- No minimum balance requirement
- Identity Protect² - Identity Theft Insurance & Restoration, Dark Web Monitoring, Credit Score Tracker³, Financial Wellness 360
- Account Alerts
- All for a low monthly account charge of just \$5

2

To earn a higher dividend rate, will you always keep more than \$2,000 in your checking account?

yes

no

ELITE CHECKING

An account for those interested in higher dividends

- **FREE** personalized checks
- Higher dividend rate with a balance of \$2,000 or more
- Competitive dividends if balance falls below \$2,000
- Avoid the \$7.50 monthly service charge by maintaining an average daily balance of \$2,000

3

Will there be anyone 50 years or over signing on this account?

yes

no

ADVANTAGE 50

A perfect account for members 50 and over

- **FREE** personalized checks
- Competitive dividends
- No minimum balance
- No monthly service charge

4

Does anyone plan to have direct deposit or an automatic payment with this account?

yes

no

PERFORMANCE CHECKING

Earn dividends with the convenience of direct deposit or any automatic payment

- Competitive dividends
- No minimum balance
- No monthly service charge

SIMPLY FREE CHECKING

A FREE account for everyone

- No minimum balance
- No monthly service charge
- No per check charge

Save time and money with these great benefits:

- Savings Accounts**
Your membership is created with a savings account. Build your savings with a monthly transfer from your checking account to your savings account.
- VISA® Debit Card**
Enjoy everyday access to your funds at any ATM in the world and the convenience of making purchases without writing a check.
- Debit Rewards**
Earn points on every purchase made with your INOVA Debit Card.
- Customizable Account Alerts**
Set up account alerts that are important for you, while also protecting yourself against fraud.
- Direct Deposit and Automatic Payments**
Save yourself time with a convenient direct deposit or automatic payment. Take the hassle out of depositing paychecks or paying recurring bills.
- Digital Banking**
Bank anywhere, anytime you want from your mobile phone.
- Bill Pay**
Don't put up with lost mail and late payments when you can go online and simplify your life with the click of a button.
- "Click"**
Deposit checks with your smartphone.
- FREE eStatements**
Eliminate paper waste and enjoy secure online access to current and past statements by opting for electronic delivery.
- Line of Credit/Loans**
We are your best place for loans. Let us help you with your auto, home and personal loans.
- VISA® Credit Card**
- Free Business Checking**
Need a better account for your business or organization? Our Free Business Checking is the perfect account for most businesses.