

**ALABAMA TEACHERS CREDIT UNION
ACCOUNT TIERS FORM**

Member Name: _____ Account Number: _____

Essential (16) _____ Preferred (17) _____ nHanced (18) _____ Classic (19) _____
(Less than 5 approved services) (5 or more approved services) (5 or more qualified/approved services) (Age 55 or older)

Approved Services include:

_____ Share Draft	_____ VISA® Credit Card	_____ Money Market
_____ IRA/IRA Share Certificate	_____ VISA® ATM/Debit Card	_____ 1 st Mortgage
_____ Direct Deposit/ACH Debit	_____ Term Share Certificate	_____ Consumer Loan
_____ Recreational Vehicle Loan	_____ Construction Loan	_____ Auto Loan
_____ Home Equity Loan	_____ 2 nd Mortgage	_____ Online/Mobile Banking
_____ Share Secured Loan	_____ Club Account	

Alabama Teachers Credit Union offers these benefits on all of the following consumer checking accounts:

- No Minimum Deposit to Open
- No Monthly Service Fee
- No Minimum Balance Requirements
- Free Online/Mobile Banking and Bill Pay
- Free e-Statements
- Free Mobile Banking with Mobile Check Deposit
- Free Telephone Banking
- Free Visa ® ATM/Debit Card
- Unlimited Check Writing

Essential Benefits:

- Free Checks – First Box Only

Preferred Benefits:

- Free Checks – Up to Two Boxes Per Year
- Reduction on Consumer Loan Rates*
- Increase on Term Share Certificate Rates
- Unlimited Nationwide ATM Fee Refunds (contact ATCU for reimbursement)

nHanced Benefits:

- Dividend
- Reduction on Consumer Loan Rates*
- Increase on new Term Share Certificate Rates
- Unlimited Nationwide ATM Fee Refunds (automated at month end if qualifications are met)

Classic Benefits:

- Value-Added Checking for Seniors 55 or Better
- Free Checks for the Life of Your Account
- Free Cashier's Checks
- Increase on Term Share Certificate Rates

Member/Account Name: _____

Date: _____

ATCU Representative: _____

Date: _____

*Rates may vary depending on credit worthiness. Terms and conditions are subject to change without notice. All rates are subject to change without notice. Some restrictions may apply.