

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

121 E Grove St
Mishawaka, IN 46545

Michigan City

1025 S Carroll Ave
Michigan City, IN 46360

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¹There's no fee from INOVA FCU to access our INOVA Mobile Banking App, INOVA mobile website or INOVA VISA® Alerts powered by VISA®. Check with your mobile service provider as some charges for your data, text messages, internet access or using your web provider may apply.

²We reserve the right to substitute a gift of similar value. Free gift may be reported on a 1099-INT or 1099-MISC. Free gift provided at the time of account opening.

³Up to \$10 for checks and debit cards from another financial institution given at the time the checks/debit cards are presented.

⁴IDProtect service is a personal identity theft protection service available to account owner(s) and their joint account holders. The service is available to non-publicly traded businesses and their business owner(s) listed on the account (service not available to employees or authorized signers who are not owners). Service is not available to a "signer" on the account who is not an account owner. Service is not available to clubs, organizations and/or churches and their members, schools and employees/students. For revocable grantor trusts, the service is available only when a grantor is serving as a trustee and covers the grantor trustee(s). For all other fiduciary accounts, the service covers the beneficiary, who must be the primary member (Fiduciary is not covered).

⁵Special Insurance Program Notes: The descriptions herein are summaries only. They do not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for complete details of coverage and exclusions. Insurance is offered through the company named on the certificate of insurance. Refer to Insurance Documents for complete details of coverage. Receive up to \$10,000 to help pay expenses, clear your name and help recover your identity should you become the victim of identity theft. Registration/activation required for Shopping Rewards™. Available online only.

Insurance products are not insured by NCUA or any Federal Government Agency; not a deposit of or guaranteed by the credit union affiliate.

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and Telephone Banking



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SIMPLY FREE CHECKING



FREE CHECKING
FREE GIFT

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Welcome!

Every new personal checking account includes:

FREE VISA® Debit Card • FREE Online Banking • FREE Bill Pay
FREE Mobile Banking¹ • FREE eStatements • FREE thank you gift²
BUY BACK of your unused checks and debit cards from another financial institution³

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
- IDProtect® – identity theft monitoring and resolution service⁴; includes up to \$10,000 identity theft expense reimbursement coverage⁵ – to cover expenses associated with restoring your identity
- Cellular Telephone Protection⁵
- 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
- Only \$7.50 monthly charge if minimum balance falls below \$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 products and services:

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.

FREE 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.

FREE Rewards

Earn points on every purchase made with your INOVA Debit Card.

FREE VISA® Alerts¹

Receive alerts when your INOVA Debit or Credit Card has been used to assist in early fraud detection.

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.

FREE Online Banking

FREE 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.

FREE Mobile Banking¹

Bank anywhere, anytime you want from your mobile phone. Ask us about "Click," our deposit capture feature and Transaction Alerts for Mobile Banking.

"Click"

INOVA's Mobile Banking product makes depositing checks to your account with your smartphone so much easier and faster.

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.

