



*Bank Healthier.
Live Happier.*

alive
CREDIT UNION®

ALIVECU.COOP | 904.296.1292



inspiring financial wellness since 1954.



As a member owned, not-for-profit financial cooperative, our growth is tied directly to yours. That's why we operate under the credit union principle of people helping people and help families live healthier lives by providing better rates, fewer fees, reduced loan interest and free financial wellness programs.

We offer the same financial products and services as banks, but at a much greater value. Let us help you explore the many benefits an Alive Credit Union membership has to offer you and your family.

Join Today!

flexible checking options

Account Requirements	55+	Credit Starter
Age	55+	18+
Balance Required	\$0	\$0
Monthly Charge	\$0 with Direct Deposit or \$5	\$0 with eStatements or \$2
Dividends Earned	N/A	N/A
Check Writing	Unlimited	Unlimited
Statement Delivery	eStatements (paper upon request)	eStatements (paper upon request)

*Account converts to Credit Starter at age 18.

One size doesn't fit all. That's why Alive offers a variety of different checking account options, designed to fit the needs of everyone in your family. Discover the account that's right for you!

Student	FREE	Interest	Cash Access
13-17*	18+	18+	18+
\$0	\$0	\$2,500	\$0
Free	Free	\$0 with average daily balance or \$8	\$0 with monthly deposit or \$3
N/A	N/A	Yes**	N/A
N/A	Unlimited	Unlimited	N/A
eStatements (paper upon request)	eStatements (paper upon request)	eStatements (paper upon request)	N/A

**\$2,500 average daily balance must be maintained. Earnings compound monthly. See current rates at alivecu.coop. Restrictions apply, see representative for full details. Pulse Checking and Active Checking are no longer available, except to existing account holders with this checking type.



easy saving solutions

Saving money can be difficult. Finding a safe place to keep your money shouldn't have to be. Your Alive Credit Union account allows you to build your nest egg and will earn you dividends along the way.

- **Primary Savings Account**

- Every member has this account as the basis of your membership.
- \$5 minimum opening deposit
- Earn dividends on balances over \$100

- **Emergency Savings Accounts**

- Grow your funds quicker with free direct deposit
- Accumulate the expert recommended six to eight months of savings

- **Money Market Accounts**

- Earn dividends on balances over \$2,500
- Tiered rate structure rewards higher balances
- Limited check writing and debit card privileges



- **Certificates of Deposit (CDs)**

- \$500 deposit to open & terms from 6 months to 5 years

- **Club Accounts**

- Holiday, Vacation, Wedding, Healthy Paws Club, Rainy Day, etc.

- **Healthy Kids Club**

- Teach the value of saving
- Perfect for kids ages 0 to 12
- \$5 minimum opening deposit
- Earn dividends on balances over \$100
- Special rate Healthy Kids Club Certificates of Deposit (CD's)

- **Health Savings Account**

- Easy access to funds for approved medical expenses
- Transferable to your next job
- No minimum deposit to open

- **Individual Retirement Accounts (IRAs)**

- Traditional, Roth and Educational IRAs available

healthy & safe



Your deposits at Alive Credit Union are Federally Insured by the National Credit Union Administration (NCUA) to at least \$250,000 and backed by the full faith and credit of the United States government. The NCUA is the federal government agency that charters and supervises credit unions, similar to the FDIC for banks. This insurance is important because it protects our members against any losses. You can be confident your money is safe when you bank with Alive Credit Union.

Affordable borrowing solutions

As an Alive Credit Union member, you have a variety of low-cost loan options available to you, including auto, mortgage, home equity, recreational, medical, and personal loans. We work with you to establish a repayment schedule that fits your budget and is both convenient and easy.

- **Auto Loans**

- Competitive rates on new/used vehicles
- Affordable payments
- Flexible terms and payment options
- Easy to apply
- Quick pre-approvals

- **Home Loans**

- ***Mortgage Loans***

- » Finance or refinance
 - » Fixed and adjustable rate options
 - » Quick pre-approvals
 - » Conventional, FHA, VA and USDA Rural Loans available
 - » Jumbo loans available on primary or 2nd home, investment, condo & up to 4-unit properties

- ***Fixed Rate Home Equity Loan***

- » Low fixed rates
 - » Affordable payments
 - » 7,10, and 15-year terms
 - » Borrow up to 125% of your property value
 - » Up to \$1,000 off closing costs

◦ ***Variable Rate Equity Line of Credit***

- » Borrow up to 100% of your property value
- » Adjustable rate of interest
- » 20-year term
- » 10-year draw period
- » First advance: \$10,000 | subsequent advances: \$500
- » Up to \$1,000 off closing costs

◦ ***Fixed Rate Home Equity Line of Credit***

- » Low fixed rates
- » Easy access to funds when you need them
- » 15-year term
- » 10-year draw period
- » Up to \$1,000 off closing costs
- » First advance: \$10,000

• **Personal Loans**

- Home Improvement Loans (APR* is 1.00% lower than a regular personal loan)
- Medical Loans
- Debt Consolidation
- Back to School Loans
- Vacation Loans
- “Anything” Loans
- Tuition Loans

• **Recreational Loans**

- Boats, campers, RV’s, motorcycles – we have a loan for each!
- Terms up to 120 months
- Monthly, bi-weekly, & weekly payment options

• **Student Loans – in partnership with Sallie Mae®**

- Competitive interest rates
- Multiple repayment options
- No origination fees; no prepayment penalty (see alivecu.coop for full terms and conditions)

• **Credit Cards**

- Accepted worldwide
- Low interest rates
- No/low annual fees
- 24-hour member service
- Rewards and business cards available

Loan Product Protection

Alive Credit Union membership also includes access to lower cost loan protection programs easily purchased through your loan. Our loan officers can provide you with details about Guaranteed Asset Protection (GAP), Credit Insurance, as well as Warranties. Be sure to ask about them when financing your next loan.

*APR = Annual Percentage Rate. Consult a credit union representative for full loan program details and disclosures.

build or restore your credit

Whether you need to build or rebuild your credit, our Credit Starter Checking, Credit Builder Loan, Drive with Alive, Build Credit & Savings Loan and Certified Financial Coaching programs are here to help.

- **Credit Starter Checking or Cash Access Account**
 - Designed for members who need to rebuild or want to begin building their financial profile.
- **Credit Builder Loan**
 - Excellent way to establish or repair damaged credit
 - Loan amounts from \$500 to \$1,200
 - Loan is reported to the credit bureaus, giving you the opportunity to build a positive credit history
- **First Time Auto Buyer Program**
 - Establish a positive credit history
 - After one year of on on-time payments, you may receive an automatic rate reduction of 1.00% APR*
- **Drive with Alive Auto Loan Program**
 - Designed for members with credit scores of 599 or under
 - Earn quarterly cash rewards with a free coaching check-up
 - 1% loan rate discount after a year of on-time payments
 - Weekly, bi-weekly, semi-monthly, or monthly payment plans
 - Establish or improve your credit with on-time payments and free financial coaching
- **Free Financial Wellness Coaching Program**
 - Credit report review & analysis
 - Debt elimination counseling
 - Budget assistance
 - Future financial goal planning
- **iScore Rewards – Young Adult Credit Building Program**
 - Get rewarded for building savings and credit
 - Year-end prize drawings and random mystery prizes
 - Special rate Certificate of Deposit (CD)

**Schedule a FREE appointment with one of our
Certified Financial Coaches by calling 904-296-8465
or email financialcoaching@alivecu.coop**

*APR = Annual Percentage Rate. See credit union for details.



bank from virtually anywhere

Telephone Banking

Access your Alive Credit Union accounts by phone with Telephone Banking. Check balances, verify deposits, and make transfers at any time. In the Jacksonville area, just dial 904-296-4302, or toll-free at 866-317-4228, option 2.

Bill Pay

Pay anyone, anytime, anywhere in the United States through BillPay. Save time by scheduling future and recurring payments in advance, and review past payments using the system's archiving features. Pay your mortgage, utilities or even the babysitter.

Electronic Statements

Receive your statement online and days sooner than by standard mail with eStatements. They're free, and it's easy to enroll in Online Banking.

Mobile Banking

Banking on the go is even easier with Mobile Banking. Securely check your balances, transfer money, locate an ATM, make a deposit and more from the convenience of your mobile devices. Look for our App in the App Store and Google Play.



Nationwide ATM Access

Access to a national network of surcharge-free ATMs with over 100,000 terminals located across all 50 states.

Shared Branch

Whenever you're traveling, Shared Branching allows you to conduct business at over 5,600 credit union branches that are part of this vast network. You'll enjoy the same convenience as you would when you visit your local branch. Locate a Shared Branch near you at alivecu.coop

Online Banking

Review your Alive Credit Union accounts from the convenience of any computer by logging into Online Banking at alivecu.coop. Keep track of transactions, view balances, and create multiple account type transfers. With online banking, you can transfer funds between your own accounts, accounts held by other members at Alive Credit Union, and transfer money to and from accounts you hold at other financial institutions.

EMV VISA® Debit Card

Shop with ease using your EMV VISA® debit card anywhere you see the VISA logo, or use it to withdraw cash at thousands of ATMs worldwide. For even greater safety, you can easily add your card to your mobile wallet and experience the convenience of Apple Pay®, Samsung Pay® or Google Pay®.



business solutions



As an Alive Credit Union member, you will not only experience great personal service, you'll also gain access to banking solutions for your business.

Business Checking

- Online Banking with Bill Pay
- Mobile Banking w/ Mobile Deposit
- Online or paper statements
- VISA® Business debit card
- Business checks
- Overdraft protection

Business Services

- Merchant Credit/Debit Card processing
- Merchant gift card services
- ACH Transaction processing
- Business coin service
- Employee Partnership Program

Business Financing

- Auto financing
- Lines of credit
- Credit Cards
- Other lending solutions

Value Added Benefits

- Insurance services
- Safe deposit boxes
- TurboTax® discounts

not yet a member? join today.

Joining Alive Credit Union is simple! Swing by any of our convenient locations, or apply on our website at alivecu.coop. There is no membership fee. All you need to join is proof of eligibility, your driver's license or state issued ID, and an initial \$5 deposit. This initial deposit secures your membership rights and can be made when you join or deducted from your first direct deposit to Alive Credit Union. The choice is yours.

Already banking elsewhere?
No problem! We offer an easy-to-use switch kit to start changing your accounts over right on our website.





Main Office | Tinseltown

9790 Touchton Road
Jacksonville, FL 32246

Arlington

6131 Atlantic Boulevard
Jacksonville, FL 32211

Downtown | Baptist Health

820 Prudential Drive, Ste 604
Jacksonville, FL 32207

Gulf South | Hammond, LA

2739 W. Church Street
Hammond, LA 70401

Northside | UF Health

655 8th Street W, South Garage
Jacksonville, FL 32209

Southside | Baymeadows

8367 Baymeadows Way
Jacksonville, FL 32256

Riverside | Ascension St. Vincent's

1 Shircliff Way
Jacksonville, FL 32204

West Jacksonville

3003 Lenox Avenue
Jacksonville, FL 32254

