

Stream Line Switch New Member Q&A

Why should I join a Credit Union?

Credit Unions are local and member-owned organizations who put their members first.

Credit Unions are not for profit, not for charity but for service.

Credit Unions offer competitive loan rates while keeping fees as low as possible.

OUR CU also offers free checking, online banking, bill pay, ATM/Debit card access and many other services.

What's the cost of switching over my account?

OUR Credit Union requires a onetime membership fee of \$5.00. This is actually your opening deposit that stays in your share account for the life of your membership. There is no additional cost to switch over your account.

What Information do I need to switch my account over to OUR Credit Union?

We'll make it a quick and easy process to switch your accounts to OUR Credit Union. You just need to gather some information so you have account numbers and the addresses you need.

- a. All direct deposit information
- b. All automatic payments information
- c. Checkbook from any other financial institutions

Additional Benefits and Savings:

OUR Credit Union provides the same conveniences as the big banks do with our shared branching program (4,100+ branches nationwide) and the surcharge-free ATM network (29,000+ ATMs in the USA and Canada).

Overall, members receive significant savings from the lower fees as well as from better savings and loan rates by switching over the personal accounts and loans to a credit union. The average member saves about \$70 a year on average with credit union accounts.* Financing is another story and even a larger savings to members. Financing a \$25,000 new car for 60 months at a credit union will save a member an average of \$1,000 over the life of that loan.*

*These statistics are provided by a study done by the Credit Union National Association in June of 2011.

http://www.cuna.org/download/state_mbl/MemberBenefits-National-J11.pdf

As a member you will also have the opportunity to take advantage of great offers from business such as AAA, Sprint and more.

Moving your account to a credit union will save you money in the long run, not cost you more.