

Category descriptions

Member Merits Essential

(Everyone shares these Oregon State Credit Union benefits)

- Free online account access and bill pay
- No minimum balance fee on checking accounts
- Free Phone Access Teller (PAT)
- Free ATM withdrawals at Oregon State Credit Union machines
- Six free transactions per month at CO-OP® Network ATMs
- Free overdraft protection transfers
- No Visa® Value annual fee
- No Visa Value or Rewards cash advance fee

Member Merits Enhanced

(Minimum three account types and over \$5,000 combined balance)

Enjoy all Essential benefits plus:

- Increased rates on Certificates
- Reduced consumer loan rates[†]
- Free transactions at CO-OP Network ATMs
- Free overdraft protection transfers
- Additional reduced fees
- Reduced mortgage lender fee

Member Merits Premier

(Minimum four account types and over \$25,000 combined balance)

Enjoy all Essential and Enhanced benefits plus:

- Our best rates on Certificates
- Increased reduction on consumer loan rates[†]
- Free overdraft protection transfers
- Free ATM use at any machine**
- Free notary service
- Our lowest mortgage lender fee

[†]Available on select loans.

**Other institutions involved in the transaction may generate fees.

General disclosure: Oregon State Credit Union reserves the right to make changes to these benefits at any time. Visit a branch or go to oregonstatecu.com for current benefits.



Account types

Deposit accounts

Certificate of Deposit	Certificate Account
Checking	Rewards Checking Free Checking Platinum Checking TLT Checking for teens
HSA	Health Savings Account
FTHB Savings	First-time Homebuyer Savings Account
IRA	Coverdell ESA (education IRA) IRA Certificate Roth IRA Traditional IRA
Money Market	Investor's Money Market Account Money Market Account
Savings	Basic Savings Scottie Savers TLT Savings for teens

Loan accounts

Auto/boat/RV	Auto Loan (new and used) Boat Loan (new and used) RV Loan (new and used) Other secured
Credit cards	TLT Visa for teens Visa Rewards Visa Value
Home Equity Line of Credit	Home Equity Line of Credit
Mortgage	Adjustable Rate Mortgage (first and second) Construction/Permanent Loan First-time Homebuyer Loan Fixed-rate Mortgage (first and second) Home Improvement Loan Land Loan Manufactured Home and Land Loan Vacation/Second Home Loan
Personal Line of Credit	Personal Line of Credit
Signature	Signature Loan
Other	Certificate Secured Loan Share Secured Loan

Benefits chart

	low fee	reduced fee	free
Benefits			
Online account access/bill pay	●	●	●
Access to PAT	●	●	●
Basic Savings only (min. \$250 balance)	○	●	●
Min. balance Money Market	○	▸	▸
Min. balance Investor's MM	○	▸	▸
Visa Value annual fee	●	●	●
Visa Rewards annual fee	○	▸	●
Visa cash advance fee	●	●	●
Home Equity Line of Credit	○	▸	▸
Mortgage lender fee	○	▸	▸
ATM transactions			
Oregon State Credit Union owned	●	●	●
CO-OP Network ATMs	● (6/mo.)	● (unlim.)	● (unlim.)
Over max # transactions	○	●	●
Any ATM*	○	○	●
Cashier's checks	▸	▸	●
Temporary checks	○	▸	●
Check copy	○	▸	▸
Statement copy	○	▸	▸
Interim statement copy	○	▸	▸
Wire transactions*	○	▸	▸
Pay by phone	○	▸	▸
Stop payment	○	▸	▸
Notary service	○	▸	●
Signature guarantee	●	●	●
Overdraft protection transfer	●	▸	●
Research	○	▸	▸
Member in good standing letter	○	▸	●

*Applies to outgoing domestic and incoming fees. Other institutions involved in the transaction may generate fees.