

SHARE SAVINGS



By opening a Share Savings Account, you establish membership with the credit union.

- \$25 minimum to open account
- \$100 average daily balance required to earn dividends
- Dividends paid quarterly
- 10 free withdrawals per month
- Direct Deposit and Payroll Deduction available



SHARE DRAFT (checking)

With a credit union Share Draft Account, you will always have a copy of each check you write with our duplicate check styles.

- No minimum balance required
- \$2,000 average daily balance required to earn dividends (if applicable)
- Dividends paid monthly
- No “per check” fee
- Charge for checks vary, depending on style selected
- Direct Deposit and Payroll Deduction available



VISA CHECK CARD/ATM

Looking for a faster, easier way to pay for your purchases? Our check access/ATM card is a new way to save time and eliminate hassles 24 hours a day, 7 days a week

- **DEBIT** – if you say “debit”, the transaction is processed through the ATM network and you must use a PIN #. **You will be charged \$1.25 per PIN transaction**
- **CREDIT** – if you say “credit”, the transaction is processed through the VISA network. **All credit transactions are FREE ***when you choose “credit” and sign for your purchase it actually helps your credit union and other members because VISA transaction are more efficient and less costly than ATM transactions**
- Purchase goods and services as if you were writing a check
- Purchases automatically deducted from your share draft account

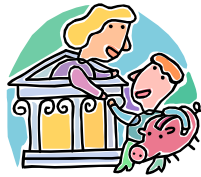
- Receipt given for each purchase/ATM transaction
- Monthly statement shows detailed transaction descriptions



SHARE CERTIFICATES (C.D.'s)

By purchasing a Certificate of Deposit, you are guaranteed a fixed rate of interest for a specific period of time.

- Terms available are 7, 14, 20, 26, and 38 months
- Tiered rates for \$500-\$2,499.99 and \$2,500-above
- \$500 minimum required
- Dividends paid quarterly and at maturity
- Automatically renew (unless otherwise specified)
- Penalty may apply if redeemed before maturity
- May be used as security for a loan



CLUB ACCOUNTS

With any of these accounts, you can save! Christmas, taxes, insurance, vacation, or just for a rainy day!

- No minimum balance required
- \$100 average daily balance required to earn dividends (if applicable)
- Dividends paid quarterly
- Payroll Deduction available
- Penalty may apply for early or excessive withdrawals
- Christmas Club matures annually in October (other club accounts are available @ your convenience)



AUDIO RESPONSE

FREE account access 24 hours per day. This feature allows you to perform many financial transactions and inquiries by phone.

- (419)224-7833; call for your PIN if not already known
- Obtain share and share draft (checking) balances

- Request last 6 checking transactions
- Transfer funds from regular to share draft account
- Request a check withdrawal from regular share account
- Inquire on a specific check

CONSUMER LOANS



Whether personal, auto, mobile home, R.V., or boat loan, we have the right loan for you. Dental, medical, repairs, remodeling, consolidation, updating your auto, going on vacation.....and more! Call for rates and terms.

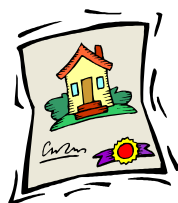
- \$10 application fee
- Short or long terms available
- Match competitors auto rates (lower rates subject to board approval)



1ST MORTGAGE

We know when it's time for a new purchase or a refinance, your doing your homework! The credit union offers very competitive rates.

- 15 and 30 year terms available
- \$20 application fee
- Processing/closing fees approximately \$1,200 (call for details)



HOME EQUITY (LOC)

With a Home Equity Line of Credit, we offer you a low cost way of financing your goals. Take that long awaited vacation, send the kids to college, make home improvements; the possibilities are endless! Contact us for specific details.

- 15 year loan with a 5 year "draw" period (total 20 yr.)
- 5 draws per year
- 1st draw \$5,000 minimum, subsequent draws \$500 minimum
- \$20 application fee
- Processing/closing fees approximately \$1,000 (call for details)

GAP INSURANCE



Guaranteed Auto Protection protects your vehicle loan(s) from insurance gap's of retail value to loan balance.

- One time fee (may be added to your new loan)
- Pays difference of what your insurance company pays on your loan and what you actually owe Nickel Steel FCU if your vehicle is stolen or totaled.

DISABILITY INSURANCE



This insurance is optional for members on all consumer/real estate loans.

- Available to main borrower only
- Monthly premium calculated into your regular monthly payment
- Coverage starts on the 31st day off work due to illness or injury (does not have to be work related injury)
- Covers loan balances up to \$30,000 @ \$600 per month up to age 66
- Pre-existing conditions may apply



CREDIT LIFE INSURANCE

This insurance is optional for members on all consumer/real estate loans. Life insurance protects your family from your debts if you pass away before your loan matures. Many members see this optional insurance as security for themselves and/or their loved ones.

- Available to both borrower and co-signer
- Monthly premium calculated into your regular monthly payment
- Covers loan balances up to \$15,000 up to age 70
- Pre-existing conditions may apply



INTERNET ACCOUNT ACCESS (Online Banking)

Nickel Steel Federal Credit Union is now open 24 hours a day, 365 days a year! We offer unlimited access to your accounts from anywhere in the world, any time, day or night.

- **Free service to members**
- Request loan payments, withdrawals, transfers, or check re-order
- Confirmation # given for all transactions
- View 11 months history of all accounts, along with dividends earned
- Print statements of accounts
- Title (nickname) your own accounts
- Reconcile checking account by date, ck #, transaction type, or amounts
- Debit transactions are shown in red
- Minimum balance notification
- Send message to credit union after hours (nsfcu@earthlink.net)
- Create “ALERT” messages: Request to be notified if account goes below requested balance, loan due, etc..
- View all dividend and loan rates
- View and learn about all the services and benefits we have to offer



PAYROLL DEDUCTION/DIRECT DEPOSIT

Can't make it to your credit union every payday? Nickel Steel offers direct deposit/payroll deduction for all payroll, pension, social security or disability checks. Check with you employer to see if they offer direct deposit.

- Automatic loan payments
- Automatic savings for regular, club, or IRA accounts
- Automatic deposits for share draft (checking) accounts



ACH (automated clearing house)

Fast and efficient, electronic deposit and withdrawal service. Simply contact your payee, give them our account information, and let them do the rest.

- Automatic bill paying from your account
- Automatic deposits/credits to your account
- Tax return automatically deposited to your account



MONEY ORDERS

Nickel Steel Credit Union offers the convenience of sending “cash” but much safer. Another extra service members receive.

- Cost is .75¢ per money order
- Receipt with each money order for your records
- Like a business or personal check, money orders are traceable



BUSINESS CHECKS

Need a more official check than one from your own personal checking account?

- \$1 per business check
- Receipt with each business check for your records



NIGHT DEPOSITORY

Nickel Steel Credit Union offers an “after hour” depository drop for your convenience. Located just behind the drive thru window.

- Deposit envelopes and deposit slips provided
- Deposits received are processed to your account 1st thing each morning

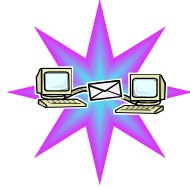
NOTARY PUBLIC

A FREE service provided to members of Nickel Steel Federal Credit Union. Please bring in documents before signing as a Notary Public must “witness” the signature of each individual.

NEWSLETTER



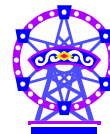
Our newsletter is developed and printed to keep members up to date on what's happening and what we're offering along with helpful tips and information. Now available on our home page website. Just a click away!



WIRE TRANSFERS

Let us do the work for you! Give us a call, or come in to make a bank-to-bank wire transfer or to send funds to other countries.

- A quick, efficient way to send/receive funds from another financial institution.
- \$10 fee to send or receive
- Same day service



AMUSEMENT PARK TICKETS

Nickel Steel Credit Union offers the following theme park tickets @ a discounted price. Call us for opening days and times and ticket pricing information!

- Kings Island
- Cedar Point