



First Trust Credit Union

Money Market Plu\$

We're Generating Great Interest!



Money Market Rates: This account earns a highly competitive dividend. Dividends are calculated on the daily balance and paid at the end of each month.

Federally Insured: Our Money Market Plu\$ deposits are federally insured up to \$250,000 by the National Credit Union Administration (NCUA).

Additional Deposit Insurance: In addition to NCUA coverage, our Excess Share Insurance (ESI) provides up to an additional \$250,000 in coverage.

Easy Access: You may request withdrawals or transfers in person at any of our full-service office locations, by phone using our toll free number, or with our convenient Online Banking. You can even open your Money Market Plu\$ account online!

No Monthly Service Charge

Requirements: A minimum balance of \$2,500 must be maintained to earn dividends. Additional deposits may be made at any time. Maximum of six (6) withdrawals per month; each withdrawal must be a minimum of \$100 to avoid a fee.

Plus, this account is worth 50 **First Rewards** points!

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THE MORE YOU SAVE THE MORE YOU EARN!

Application of Dividend Rates: This account pays dividend rates based on a tiered structure. The dividend earned will be based on your daily balance and will be paid from dollar one.

For example: If you have \$11,000 in your account you earn dividends on the 2nd tier rate for the entire amount. The tiered structure is as follows:

First Tier:.....	\$2,500.00-\$9,999.99
Second Tier:	\$10,000.00-\$24,999.99
Third Tier:.....	\$25,000.00-\$49,999.99
Fourth Tier:.....	\$50,000.00 and above

Compounding and Payment of Dividends:

Dividends will be compounded and paid monthly.

Rate Information: The dividend rate and annual percentage yield may change at any time as determined by the credit union Board of Directors.

A complete disclosure is given at the time of opening a Money Market Plu\$ account.

First Trust Credit Union

Michigan City

950 E. US Hwy 20
Michigan City, IN 46360
(219) 879-6161

La Porte

402 J Street
La Porte, IN 46350
(219) 324-4359

Valparaiso

1404 E. Lincolnway
Valparaiso, IN 46383
(219) 462-7805

Wheatfield

4259 W. State Road 10
Wheatfield, IN 46392
(219) 956-3922



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800-276-6161



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