

# Smart choices for managing your money.



## Checking that fits your life.

Choosing the right checking account can be downright confusing. At Align, we make it easy to build an account that fits you today, with the flexibility to grow and change as you do.

First, start with our Align Checking Account.

- + No Monthly Maintenance Fee
- + FREE Align VISA® Rewards Debit Card with EMV chip technology
- + FREE access to over 27,000 ATMs
- + FREE eServices: Online and Mobile Banking\*, BillPay, eStatements, Remote Deposit

Second, make it your own by choosing the **Money Management** package that fits your banking style. Start with Connect for the basics. Then, as your relationship with Align grows, so do your benefits.

## Understanding ATM Access

Figuring out ATM fees can be complicated. Here's the lowdown on how it works. When you use a non-Align ATM, there are two types of fees you could be charged. First, there is a small fee from Align. However, all of our Money Management packages include a certain number of waived transactions.\*\* Second, there is a fee charged by the institution that owns the ATM. Unfortunately, we don't have control over that amount, but most of our packages also include fee reimbursement so you're covered up to a certain amount.

Align also belongs to the NYCE, SUM and CO-OP ATM Networks. This gives Members access to over 27,000 ATMs for FREE!

\*Message and data rates may apply.

\*\*To be eligible for all Money Management packages, you must have a Membership Savings Account, Align Checking Account and Align Debit Card. Your membership will be reviewed monthly to determine the Money Management package you qualify for. If you no longer meet the requirements, you will no longer receive the benefits of the Money Management package. You will receive a certain number of waived ATM transactions at non-Align ATMs, depending on the package you qualify for. After that, there is a \$1.00 fee per transaction. Must be enrolled in eStatements for at least 90 days to qualify for ATM reimbursements. Waived/reimbursed fees must be requested by the Member and only apply to deposit account and credit card fees excluding finance charges.

# Align<sup>®</sup>

CREDIT UNION

Connecting all your banking needs

To learn more,  
visit [AlignCU.com](http://AlignCU.com) or  
call (800) 942-9575.

Corporate Office & 24 Hour ATM

40 Market Street, Lowell

**Amesbury**

19 Haverhill Road

**Danvers**

110 Newbury Street

**Framingham**

235 Old Connecticut Path

**Haverhill**

20 Cushing Avenue

**Lowell**

87 Hale Street

**Methuen**

Holy Family Hospital, 70 East Street

**Seabrook**

68 Lafayette Road

**Wilmington**

211G Lowell Street



## Money Management Packages

### Connect Premier\*\*

Connect with Align for ALL your financial needs.

#### WHAT YOU GET

- + Free Standard Align Checks for life
- + We will waive our fees for ALL transactions at non-Align ATMs
- + We will reimburse up to \$30/month in ATM fees charged by other institutions
- + Up to \$50 waived/reimbursed fees per year
- + Free use of Align coin machines

#### WHAT YOU NEED

- + Align Membership Savings Account - open with a deposit of \$5!
- + Enroll in eStatements to qualify for reimbursement of ATM fees charged by other institutions
- + \$10,000 Combined Deposit and Loan Balance
- + Any one of the following: mortgage, home equity loan or line of credit, credit card, auto or recreational vehicle loan

### Connect Plus\*\*\*

All you need... and more!

#### WHAT YOU GET

- + First box of Standard Align Checks is free
- + We will waive our fees for first 10 transactions/month at non-Align ATMs
- + We will reimburse up to \$15/month in ATM fees charged by other institutions
- + Up to \$30 waived/reimbursed fees per year
- + Free use of Align coin machines

#### WHAT YOU NEED

- + Align Membership Savings Account - open with a deposit of \$5!
- + Enroll in eStatements to qualify for reimbursement of ATM fees charged by other institutions
- + \$2,500 Combined Deposit and Loan Balance
- + Any one of the following: auto or recreational vehicle loan, or credit card

### Connect

An option with all the basics that's anything but.

#### WHAT YOU GET

- + First box of Standard Align Checks is free
- + We will waive our fees for first 8 transactions/month at non-Align ATMs
- + We will reimburse up to \$5/month in ATM fees charged by other institutions

#### WHAT YOU NEED

- + Align Membership Savings Account - open with a deposit of \$5!
- + Enroll in eStatements to qualify for reimbursement of ATM fees charged by other institutions

\*\*Connect Premier: Must have a combined deposit and lending balance of at least \$10,000 and one of the following Align products: mortgage, home equity loans or line of credit, credit card, auto loan or recreational vehicle loan.

\*\*\*Connect Plus: Must have a combined deposit and lending balance of at least \$2,500 and one of the following products with Align: auto or recreational vehicle loan, or credit card. First box of standard Align checks are free.

To be eligible for all Money Management packages, you must have a Membership Savings Account, Align Checking Account and Align Debit Card. Your membership will be reviewed monthly to determine the Money Management package you qualify for. If you no longer meet the requirements, you will no longer receive the benefits of the Money Management package. You will receive a certain number of waived ATM transactions at non-Align ATMs, depending on the package you qualify for. After that, there is a \$1.00 fee per transaction. Must be enrolled in eStatements for at least 90 days to qualify for ATM reimbursements. Waived/reimbursed fees must be requested by the Member and only apply to deposit account and credit card fees excluding finance charges.



## Other Checking Accounts

### Student Checking

Ages 14-24\*

Kids grow and change at lightning speed. Align makes sure their finances don't get left behind. Our student checking takes kids from middle school to college and beyond. This account provides all the essentials: no minimum balance, free eServices, Mobile Banking and a VISA® Debit Card. We'll also throw in your first order of standard checks for free and ATM fee reimbursement up to \$30 per month!

### Benefit Checking

Ages 65+

For Members 65 and over, Align's Benefit Checking Account earns interest with no maintenance fees. We even include free standard checks for life!

### 18/65 Checking Account\*\*

Ages 18 years & under or 65 years & over

Are you under the age of 18 or over the age of 65? If so, you are eligible for a checking account free of monthly maintenance fees. Also, additional fees may be waived or discounted for eligible members. To learn more or opt in, please visit an Align location near you or call (800) 942-9575.

## Features

### CURewards

Shouldn't banking be a rewarding experience? We think so. With Align's CURewards, automatically earn points on every purchase you make. Gas, groceries, a new tablet, anything you buy with your Align VISA® Rewards Debit or Credit Card. Every point you earn translates into rewards ... travel, electronics and more!

\*Student Checking Account available for Members ages 14-24. Student Checking account will automatically be converted to an Align Checking account once the Member turns 25. Parent/Guardian required as joint for ages 14 to 17 and joint owner must be in good standing with Align.

\*\*You must notify the credit union of your eligibility to open the account. When a minor reaches age 19, account will automatically be converted to a Student Checking account.