ALABAMA TELCO BENEFITS PLAN

Alabama Telco Credit Union

Added benefits offered exclusively to employees of Alabama Telco Credit Union's Select Employee Groups.

exclusive alabama telco benefits

As promised, once you are an Alabama Telco member, you will receive special offers, designed solely for our Select Employee Groups, such as your company. Here's what you will enjoy:

Product or Service You Open	Special Offer for Opening It*	Benefits to You
10 or 15 Year Cost Cutter Mortgage with a minimum of $75,000	$500 off closing costs	• discounted closing costs • low rates • great terms
Consumer Loan (excludes Visa and real estate loans)	0.15% off your approved loan rate**	• great low rate • convenient terms
Consumer Loan with Payroll Deduction, Direct Deposit or Direct Payments (ACH debits)	0.25% off your approved loan rate***	• great low rate • convenient terms • easy, quick & cheap payment method
Home Equity Line of Credit with a $10,000 advance	$100 cash bonus added to your savings account (with coupon)	• affordable way to pay for college, an auto, a dream vacation, home repairs, etc. • convenient terms and payment options • great low intro rate • extra cash in your savings

*Offers subject to change or may be withdrawn without notice. Some offers require coupons. Offers cannot be combined with any other offer or discount. Qualification for any Alabama Telco product is based on credit worthiness and whether individual has previously caused the credit union a loss.
**Not valid for refinancing of existing Alabama Telco loans. Valid on loans of $10,000 or more. Cannot be combined with auto pay discount.
***Cannot be combined with any other discount offers.

Alabama Telco Credit Union

www.alatelco.org • 1.800.24.TELCO

The credit union is federally insured by the National Credit Union Administration. Additional coverage up to $250,000 provided by Excess Share Insurance Corporation, a licensed insurance company.

EQUAL HOUSING LENDER

We are an Equal Housing Lender.
08/03/12

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Product or Service You Open	Special Offer for Opening It*	Benefits to You
VISA® Platinum Credit Card (with a $2,000 transfer)	$15 cash bonus added to your savings account (with coupon)	• great low intro rate • no balance transfer fee • your choice of 3 great cards • extra cash in your savings
Safe Deposit Box (available at select branches)**	free rental for a year (based on availability)	• extra savings in your pocket • peace of mind knowing your valuables are safe and secure
e-Statements (must complete the sign-up process)	$5 cash bonus added to your savings or checking account (with coupon)	• receive your account statement faster and safer • eco-friendly • extra cash in your savings
Checking Account*** with Centsible Savings	$20 cash bonus added to your checking account (with coupon)	• a checking account designed to meet your needs • an easy, automatic savings plan that earns dividends and offers a match • extra cash in your savings

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**Not valid for existing safe deposit box holders. Available at our Colonnade, Dothan West Main, Geneva and Hoover branches.
***Minimum opening deposit required for all checking accounts; cannot include bonus.

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EQUAL HOUSING LENDER

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$15 visa SEG coupon

Open an Alabama Telco Visa Platinum Credit Card with a $2,000 balance transfer and receive $15.

Credit limit based on approval from information obtained from credit reporting agencies and if you have not previously caused Alabama Telco a loss.

Member's Name *(please print)*

Address

City State Zip

Telephone Number

Email Address

STAFF USE ONLY

Last 4 Digits of Visa Account # *Account Open Date*

Return to MARKETING DEPARTMENT at P.O. Box 360287, Birmingham, AL 35236. You must present or mail this coupon at the time you apply for the Visa for your $15. Funds will be deposited into your share account when a credit card is opened with a $2,000 balance transfer and coupon is received by Marketing. Cannot be combined with any other offers. Must present coupon for offer. Not valid for existing Alabama Telco Visa Platinum credit cardholders.

Only valid for Alabama Telco SEG members who do not currently have an Alabama Telco Visa credit card.

Offer is subject to change or may be withdrawn without notice.

08/03/12

$100 home equity SEG Coupon

Get $100 when you book an Alabama Telco Home Equity Line of Credit (PrimeLine) with a $10,000 advance.

Member's Name *(please print)*

Address

City State Zip

Telephone Number

Email Address

STAFF USE ONLY

Loan ID # *Account Open Date*

Return to MARKETING DEPARTMENT at P.O. Box 360287, Birmingham, AL 35236. You must present or mail this coupon at the time you apply for the loan for your $100. Cannot be combined with any other offers. Loan must be booked with a $10,000 advance to receive funds. Funds will not be deposited into your share account until after the 3 day right to cancel and based upon date received by Marketing. Only valid for Alabama Telco SEG members who open a new PrimeLine. Offer is subject to change or may be withdrawn without notice.

EQUAL HOUSING LENDER

We are an Equal Housing Lender.
08/03/12

$5 e-Statements SEG Coupon

Get $5 when you sign up for e-Statements from Alabama Telco.

Member's Name *(please print)*

Address

City State Zip

Telephone Number

Email Address

Deposit Funds To: (circle one):

Checking *Savings*

Account #

Return to MARKETING DEPARTMENT at P.O. Box 360287, Birmingham, AL 35236. Remember to complete the full sign-up process including "Verification of Pass Code" before submitting this coupon. Funds will be deposited into your account once you've completed the sign-up process and submitted your coupon. Cannot be combined with any other offer. Only valid for Alabama Telco SEG members. Offer is subject to change or may be withdrawn without notice. Not valid for current Alabama Telco e-Statement users.

The credit union is federally insured by the National Credit Union Administration.
Additional coverage up to $250,000 provided by Excess Share Insurance Corporation,
a licensed insurance company.
08/03/12

$20 Checking SEG Coupon

Open an Alabama Telco Checking Account with Centsible Savings and receive $20.

There is a minimum opening deposit requirement of $25. Eligibility based on approval from information obtained from credit reporting agencies and if you have not previously caused Alabama Telco a loss.

Member's Name *(please print)*

Address

City State Zip

Telephone Number

Email Address

STAFF USE ONLY

Checking Account # *Account Open Date*

Return to MARKETING DEPARTMENT at P.O. Box 360287, Birmingham, AL 35236. In order to receive the funds, you must sign up for Centsible Savings and open a new Checking Account with direct deposit or make at least 10 debit card transactions within the first 60 days of opening your account. You must present or mail this coupon at the time you apply for your checking account. Cannot be combined with any other offers. Offer does not replace the $25 minimum opening deposit requirement. Not valid for members with an existing Alabama Telco Standard or Encore account. Only valid for Alabama Telco SEG members. Offer is subject to change or may be withdrawn without notice.

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08/03/12

Alabama Telco
Credit Union

www.alatelco.org • 1.800.24.TELCO (1.800.248.3526)

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EQUAL HOUSING LENDER

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08.03.12