



Choice Checking Account Features Form

Choice Checking. Pick the features that matter to you.

Choice Checking gives you the option to add features (three of your choice below), so you can tailor your checking to the way you use it. It's a simple difference, but one that makes Choice Checking just a bit better.

Choice Checking with Interest. Build up your balance. Our Choice Checking with Interest account offers all the features of Choice Checking but with the added ability to MAKE money. It earns interest monthly so you can build up your balance.¹

Select your 3 additional features:²

- ATM Refunds Nationwide (Up to \$10.00 per month)³
- Discount rate on a new collateral loan with Avadian if not paid with direct deposit or payroll deduction or automatic transfer. (Excludes Real Estate Loans. Discount cannot be combined with any other offer.)
- Bonus rate on new Certificates of Deposit (Excludes CD Specials.)
- 25% discount on Safe Deposit Box rental (Boxes are available at our Hoover, Colonnade, Dothan, Greystone and Geneva branches only.)
- No issuance fees on Traveler's Checks
- No issuance fees on Cashier's Checks (limit 3 per month)
- Free Incoming/Outgoing Wire Transfers (limit 2 per month)

Centsible Savings Account

As a Choice Checking member, you can also sign up for our Centsible Savings account. It's a simple plan for people who have a hard time saving. (Ask us for details.)

- Yes, please enroll me in Centsible Savings.

Signature: _____ **Date:** _____ **Account:** _____

¹See Truth in Savings disclosure for terms and fees associated with this account.

²You can change features any time, with a fee incurred per change, except for loan discounts or CD bonuses which may only be changed at maturity. You must maintain an active Choice Checking account to take advantage of your selected features. All loans are subject to credit approval. Terms and conditions are subject to change.

³Avadian will rebate ATM transaction fees assessed by Avadian for using an ATM not owned by the Credit Union and transaction fees assessed by the host owner of the ATM up to \$10.00 per month. In order to receive credit for the ATM transaction fees, the receipt with the fees listed must be submitted to Avadian within 90 days of the transaction date to Avadian Credit Union, Attention: Member Service, P. O. Box 360287, Birmingham, AL 35236-0287 or hand delivered to an Avadian branch. The transaction fees will be deposited to the Choice Checking account within 30 days of receiving the transaction receipt(s). Transactions include inquiries, transfers and withdrawals from savings and checking.

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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.