

## Your Credit Union

Plus Credit Union is a not-for-profit, member-owned financial organization that has been serving its members since 1952. Credit unions were founded on the philosophy of "people helping people". This directly relates to our unique common bond membership. Our members consist mainly of union workers currently paying dues and other employee groups as specified in our charter. (Please see our website, [www.pluscu.org](http://www.pluscu.org) for a list of eligible membership groups.) The employees of Plus Credit Union are union represented and understand the specific needs of the Union Worker. Your membership entitles your immediate family to join the credit union and share the same benefits. As a member of the credit union you have the privilege of voting for your Board of Directors (if you are 18 years or over). Once you are a member, you are always a member. Even if you leave the organization that you were eligible to join through, you will not have to close your account. Members invest their savings in the form of shares. These shares pay dividends based on the success of the credit union's operation. A credit union generates income by investing share deposits in member loans at competitive interest rates.

Plus Credit Union is insured by American Share Insurance (ASI), the nation's largest private insurer of credit union deposits. We maintain the standard insurance which insures a member's balance up to \$250,000. No member of an ASI insured credit union has ever lost a penny of savings. This institution is not federally insured and if this institution fails, the Federal Government does not guarantee that depositors will get their money back. If you have any questions, please call American Share Insurance at (800) 521-6342.

**YOUR SAVINGS INSURED TO \$250,000 PER ACCOUNT**  
**AMERICAN SHARE INSURANCE**  
This institution is not federally insured, and if the institution fails, the Federal Government does not guarantee that depositors will get back their money.

## Special Loan Information

Applying for a loan has never been easier! You may apply for a consumer loan, home equity loan and a Visa Card at your neighborhood Plus Credit Union branch, or call to apply for a loan during normal business hours at (702) 871-4746.

For your convenience, we offer several payment options: weekly, bi-weekly, monthly, automatic payment transfer, and extended terms to match your budget and lifestyle. We value your business and are committed to giving you the best service possible.

## Share Products

### Kids Plus Account:

A minimum \$5.00 deposit is required to open a Kids Plus Account for children up to age 18. This account is designed to encourage children to save. Dividends are paid monthly on the average daily balance. You are allowed one (1) free withdrawal per month (see current fee schedule).

### Regular Share Savings Account:

Establishes membership and allows you to utilize all credit union services. There is a onetime \$5.00 opening fee and a \$5.00 minimum balance required to retain credit union membership. You have 24 hour access to your money with an ATM card and online banking. Ready Credit available upon approval.\* Dividends are paid monthly based on an average daily balance of \$500.00 or more.

### Money Market Plus Account:

This higher interest yielding savings account requires a minimum balance of \$2,500.00. Higher interest rates are based on the average daily balance and a four tiered system. If this share account drops below minimum daily balance, there will be a \$7.50 service fee charged. You are allowed six (6) free withdrawals per month. (see fee schedule).

### Student Checking Account:

This non-interest bearing checking account requires no minimum balance\*\*. The Teen Checking Account for young adults 16-18 is designed to encourage teens to develop good financial habits with budgeting, saving, and decision making.

### Member Checking Account:

Interest bearing checking account. Dividends are paid monthly based on an average daily balance of \$1,000.00 or more. There is a \$25.00 minimum deposit for this account. You have 24 hour access to your money with a Visa Debit and online banking. Ready Credit available upon approval. \* Maintaining a daily checking account average of \$500.00 or more and having direct deposit waives the \$10.00 monthly service fee. There are also bonuses to having a member checking account. If you maintain an average daily balance in a checking account of \$500.00 or more, an average daily savings balance of \$2500.00 or more and have direct deposit, you will receive free money orders, and free corporate checks.

### Essentials Checking Account:

This non-interest bearing checking account requires no minimum balance\*\*. You have 24 hour access to your money with a Visa Debit Card and online banking. Maintaining a lending relationship waives the \$2.00 monthly service fee. Ready Credit available upon approval.\*

### Integrity Checking Account:

This non-interest bearing checking account requires no minimum balance\*\*. There is a \$10.00 monthly service fee for the first 12 months. Ready Credit available upon approval\*. The Integrity Checking Account is an alternative checking account for members who may have been denied a checking account in the past.

### Individual Retirement Account (IRA):

We offer several accounts that will help you plan for the future.

- Traditional IRA
- Roth IRA
- Educational IRA

Invest your funds in an IRA Savings and/or IRA Certificate. Contact your tax advisor for help in determining which account is best for you. (see fee schedule).

### Holiday Club Account:

Get a head start on the Holiday Season! Open this account anytime during the year with a minimum of \$5.00 and make deposits into it as often as you like. Dividends are paid monthly and after September 30th the entire balance will be automatically transferred to your Regular Share Savings Account. You may withdraw funds only after this date without a dividend penalty. If funds are withdrawn before September 30th your Holiday Club Account funds will be transferred and your account will close.

### First Class Club:

If you are age 55 or older you qualify for the First Class Club. First Class Club members with a Member Checking account may receive no monthly checking service fee (see Member Checking Account for qualifications). To receive the following additional benefits you must maintain a minimum average daily balance of \$2,500.00 in a Regular Shares (savings) Account and have direct deposit:

- Complimentary designated checks (limited to 1 free box per year)
- Free Bill Pay
- Free Money Orders
- Free Corporate Checks
- 10 Free Photocopies per month

### Term Share Certificates:

These accounts are great for a higher return. Dividends are paid on the average daily balance and may be deposited into the certificate or into a separate savings account. Early withdrawals from term share certificates will result in a penalty.

## Loan Products

### Loans

New and Used Vehicle Loans Boat & Recreational Vehicles, First Mortgage & Home Equity, Land & Construction Loans, Personal Loans, Share or Certificate Secured Ready Credit (overdraft protection/line of credit) and VISA (no annual fee) Platinum, Gold, Classic, Secured, Student, Classic Teen

### Credit Life/Credit Disability Payment Protection

### Mechanical Repair Coverage (MRC)

### Guaranteed Auto Protection Insurance (GAP)

\* Ready Credit (line of credit is available up to \$5,000.00 upon approval). Increments of \$100.00 (or available balance) will be transferred into checking account to cover the transaction.

\*\* A minimum balance of \$5.00 is required in a Regular Share Savings Account in order to maintain any full member account.

## Free Services

### Plus Credit Union Internet Account Access

24 hour access to your accounts. Go to [www.pluscu.org](http://www.pluscu.org) to apply for a loan, obtain balance information, transaction history, perform transfers and make payments on your loans.

### Online Bill Pay

Unlimited online bill pay. Save time and money when you pay your bills online.

### ATM, Visa Debit Cards, and Vacation Account ATM Cards

All Plus ATM transactions are FREE. See reverse for locations and availability. For free Co-Op ATM locations call 1-888-748-3266 or log on [www.co-opnetwork.org](http://www.co-opnetwork.org).

NOTE: If you use an automated teller machine that is not operated by Plus Credit Union, you may be charged a fee by the operator of the machine and/or an automated transfer network.

### Plus Phone (Automated System)

Perform many transactions from balance and transaction history inquiries to transfers and payments. The Plus Phone may be accessed by calling (702) 438-6831.

### Mobile Banking

Access your account from a variety of mobile devices including iPhone, Android, Blackberry and others. You are able to access Account Balances, obtain Transaction History, Transfer Funds, and Locate an ATM.

## Additional Services

### Automatic Plus Visa Payments

### Direct Deposit Accepted/Payroll Deduction

### Notary Service

### Wire Transfer (incoming & outgoing)

### Corporate Checks

### Money Orders

### Night Depository

### Contractor Vacation Accounts

### Aflac

### Credit Union Direct Lending (CUDL)

- Apply for an auto loan right at the dealership.

## Debit Card Restrictions

- \$500 Withdrawal Transaction Limit Per Day
- Contact Member Services for overseas blocked countries
- Debit card cannot be used for Rent A Car transactions including U-Haul purchases and services.
- If your ATM/Debit Card is not used within a 7 month period it will be deactivated.

## Fee Schedule

Abandoned Account Dormant Fees (after 24 months)	\$5.00 per month
Account Activity Printout	\$2.00 per page
Account Closed	
Before 90 days (Savings)	\$10.00
Before 90 days (Checking)	\$30.00
By mail after 90 days	\$0
Account Reconciliation/Research (Min \$20.00)	\$20.00 per hour
ATM/Debit Card Fees	
ATM Deposit Error Correction	\$5.00
ATM Transaction Fee – Members	\$0
Foreign ATM Transaction Fee (non CO-OP ATM)	\$3.50
ATM/Debit Card Charge – New	\$0
Lost	\$10.00
Expedited	\$45.00
Below Minimum Balance	
Money Market (Min Bal: \$2,500)	\$7.50
Car Fax Reports	\$20.00
Cash Advance Processing Fee	\$10.00
Message Pay: Debit Card	\$ 5.99
Message Pay: ACH	\$ 4.99
***Check Cashing Fee	\$10.00
Checking Service Fee – Monthly	
Essentials Checking*	\$2.00
Member Checking	\$10.00
Integrity	\$10.00
Collections Payment Deferment	\$50.00
Collections Small Claim	\$100.00
Copy of Paid Check	\$3.00 each
Copy of Deposited Items (Inc. Visa Payments)	\$5.00
Copy of Statement	\$5.00
Online Statements	Free
Courtesy Pay	\$35.00
Corporate Check	\$10.00 each
Corporate Check Reissuance	\$10.00 each
CUDL Conversion	\$50.00
Empty Envelope	\$50.00
Escheatment / Abandoned Property	\$50.00
Online Bill Pay	Free
Same day Payment	\$9.95
Overnight Mailed Payment	\$14.95

Excessive Monthly Withdrawal Fees	
Kids Plus Account (After 1)	\$10.00 each
Regular Share Savings (After 5)	\$10.00 each
Money Market Plus Account (After 6)	\$10.00 each
IRA Closure	\$25.00
IRA Annual Maintenance Fee	\$25.00
Fax Service	\$3.00 first page
Documents or Pages Faxed	\$1.00 add. pages
Letter Providing Account Information (verification of deposit)	\$15.00
Levy/Garnishment	\$100.00
Lien Release Fee	\$10.00
E-Title Expedited Release	\$35.00
Membership Opening Fee	\$5.00
Money Order	\$2.00 each
Mortgage Payoff Processing Fee	\$25.00
Negative Account Balance for Integrity Checking	\$5.00 per day
Notary Service	\$5.00
NSF Item (paid or unpaid)	\$35.00
Overnight Mail	\$45.00
Photocopies	\$0.20 each
PIN Reissued by Mail	\$5.00
Printed Statements*	\$15.00
PlusLive (Online Banking Transactions)	
Internal Transfers	Free
Mobile Deposit	Free
Pay-a-Friend	Free
Incoming External Transfers	Free
Outgoing External Transfers	\$3.00 each
Returned Deposited Items	\$35.00
Returned Mail/Bad Address Fee	
Per Month	\$10.00
After 12 more months	\$15.00 per month
Stop Payment	\$30.00
Third Party Transactions	\$10.00
Wire Transfer	
In/Out Domestic	\$25.00
In/Out Foreign	\$40.00
Vacation Member Only Withdrawal Fee (Through Teller or MSR)	\$10.00**
Visa Annual Fee	\$0

## BRANCH LOCATION

1900 S Jones Blvd.  
Las Vegas, NV 89146

## ATM LOCATIONS

Plus Credit Union Branch – 24 hour access (2)

Plus Credit Union ATM  
4669 Ann Rd.  
N Las Vegas, NV 89031  
Open 24 Hours

7-11 Locations

For free Co-Op ATM locations call 1-888-748-3266 or log on to [www.co-opnetwork.org](http://www.co-opnetwork.org) or text your zip code to 91989

## MAILING ADDRESS

P.O. Box 26597  
Las Vegas, NV 89126-0597

## PHONE NUMBERS

(702) 871-4746 Member Service Center  
(702) 438-6831 Plus Phone (Automated System)  
(877) 871-4746 Toll Free (outside Las Vegas)  
(702) 871-0497 Fax

## EMAIL ADDRESS

[pluscu@pluscu.org](mailto:pluscu@pluscu.org)

## Lobby Hours

### Drive Thru and Call Center Hours

Monday – Friday 9:00am – 5:00pm  
Saturday - Sunday Closed

\* Fee Waived with lending relationship.

\*\* Vacation Account withdrawals are FREE:

- from any CO-OP ATM
- through Plus Phone (check sent to yourself in mail)
- and if you maintain a Regular Share Savings Account

\*\*\* Fee will be waived with a \$200.00 average daily balance or a lending relationship.

Revised & Approved as of 10/03/2022



Closed for posted Holidays



Build Union. Bank Union

Home Mortgages

Home Equity

Auto Loans

Recreational Loans

Savings

Checking

VISA Cards

Share Certificates

IRAs

Aflac

AND MORE!