

Deposit Products




Delta Community[®]
CREDIT UNION

Where Life Comes Together[™]



Are your deposit accounts all over the place?

A lot of us do it. We have a checking and savings account at one place, a money market somewhere else, and an IRA ... well, who knows where? **It makes good sense to have all your deposit products at one trusted institution.** And with Delta Community's family of products and services, it's plain to see that **we're that place.**

This is worth checking out

The world's lost sight of what financial services can truly offer. At Delta Community, we offer you **free** checking accounts with:

- No minimum balance
- No monthly service charge
- No per-check fee
- Dividends
- Free overdraft protection from Savings Account
- Free Visa® Check Card with Rewards



Saving should be simple

If you have \$5, you're ready to start saving with us. Our Savings Accounts offer **competitive monthly dividends** and are insured by the National Credit Union Administration. You can even open an Additional Savings Account to save for that special something – a trip, a wedding, a big purchase ... whatever.

In the market for a Money Market Account?

You don't need a zillion dollars or a long-term commitment to take advantage of the higher dividend rates of a Money Market Account. But you still get all the bells and whistles:

- No fixed rates or long-term commitments
- Free ATM Card
- Competitive dividend rates
- Convenient account access
- Freedom to manage online
- No early withdrawal penalty



Add some CDs to your collection

A key to wise financial management is to avoid “lazy money.” If your money is just sitting in an account, consider putting it into one of our Certificates of Deposit, where it can earn a higher rate of interest. A few financial facts about our CDs include:

- Interest earned daily
- Flexible terms
- Renewal at maturity or funds transferred to another account
- Dividend options
- 6, 12, 24, 36 and 60 month terms available
- Joint ownership and beneficiaries permitted
- 10-day grace period for cancellation or renewal at maturity

Keep a closer eye on your IRAs

We offer the whole gamut: Traditional IRAs, Roth IRAs and SEP IRAs. They’re a smart way to save for your retirement. And with benefits like these, Delta Community is a smart place to do it:

- Federally insured up to \$250K
- No setup, maintenance or administrative fees
- Very competitive rates
- Easy application
- Assistance from trained IRA Specialists
- Access to Online IRA Service Center
- Savings-based IRAs and CDs available



Planning for their education

Our Coverdell Educational Savings Accounts are insured dividend-paying accounts created to pay education expenses for your child or qualified family member. The Coverdell **isn't just for college**. You can also withdraw funds tax free for K-12 qualifying educational expenses like tutoring, tuition, books and home computers.

A different way to save for health care

Our Health Savings Account lets you put aside money for medical expenses that you can deduct from your gross income to help with your taxes. The benefits are impressive:

- Earnings are tax deferred or tax free when used for qualified medical expenses
- Qualified medical expenses paid with pre-tax dollars
- Balances carried over year-to-year
- Starting at age 65, unused funds may be used as taxable retirement income

Now more than ever, life requires deposit products that are safe, smart and easy. Think Delta Community, where every member is a part owner.

For more information on our deposit products visit **DeltaCommunityCU.com** or call 800-544-3328 to get started.



Where smart money management happens.
And life comes together.



NCUA

This credit union is federally insured by
the National Credit Union Administration.

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