



**Three great  
checking accounts  
from one great  
credit union—  
Advance Financial.**



**Advance Financial**  
Federal Credit Union  
*always ahead*



**Advance Financial**  
Federal Credit Union  
*always ahead*

**EAST CHICAGO OFFICE**

4035 Alder Street, East Chicago, IN 46312  
219.392.3900 • 800.888.0959

**SCHERERVILLE OFFICE**

31 W. Lincoln Highway, Schererville, IN 46375  
219.392.3900 • 800.888.0959

**GARY OFFICE**

1544 W. 36th Avenue, Gary, IN 46408  
219.884.5400

**TOUCH TONE TELLER**

219.322.0600 • 800.888.0959

**WEB SITE**

[www.advancefcu.org](http://www.advancefcu.org)

**E-MAIL**

[advance.affcu@tspeed.net](mailto:advance.affcu@tspeed.net)

**CREDIT UNION  
SERVICE CENTER OFFICES**

**Hobart**

680 Union Street (Off Rt. 6)  
Behind Indiana Carpenters Union Building  
219.942.7765

**Hammond**

1251 165th Street  
Columbia Plaza Shopping Center  
219.931.7838

**Valparaiso**

1679 Morthland Drive (US 30)  
Thornapple Plaza  
219.477.6805

Visit [www.creditunion.net](http://www.creditunion.net) for  
Nationwide Service Center Office Locations.



**Checking**



**Advance Financial**  
Federal Credit Union

# Checking Accounts

Choose the checking that's right for you.



FREE CHECKING



BETTER THAN FREE CHECKING



ADVANTAGE PLUS CHECKING

## FREE CHECKING

Simple, worry-free checking that gives you exactly what the name suggests — a convenient checking account that's absolutely free of monthly service charges and minimum balance requirements.

- No minimum balance or direct deposit requirements
- No monthly service fees
- Unlimited check writing and no per check fees
- Free VISA ATM/debit card
- Free online banking and free bill pay
- 24/7 Touch Tone Teller, CU Online and ATM access

## BETTER THAN FREE CHECKING

What could possibly be better than free? Checking that pays! Not only does Advance Financial Better Than Free Checking offer all of the features and benefits you've come to love from Free Checking, but it also pays you interest. Plus, you'll receive free checks for the lifetime of the account. Now what's 'better' than that?

- Interest paid on all account balances
- No minimum balance or direct deposit requirements
- No monthly service fees
- Unlimited check writing and no per check fees
- Free checks for life\*
- Free VISA ATM/debit card
- Free online banking and free bill pay
- 24/7 Touch Tone Teller, CU Online and ATM access

\*Free checks are duplicate "logo" design.

## ADVANTAGE PLUS CHECKING

If you're interested in receiving many great extra benefits above what a basic checking account has to offer, Advantage Plus Checking is the choice for you. For a \$5 monthly membership fee, you'll receive monthly dividends, cash rewards when you travel, everyday rebates, preferred pricing on many prescription medications and much, much more.

- Interest paid on all account balances
- No minimum balance or direct deposit requirements
- Unlimited check writing and no per check fees
- First 150 checks free
- Free overdraft protection
- Free VISA ATM/debit card
- Free online banking and free bill pay
- 24/7 Touch Tone Teller, CU Online and ATM access
- Additional Advance Financial product/service discounts

And many other great benefits...

## KEY RING PROTECTION

Help to retrieve lost keys. With your personally registered key ring, your lost keys can be dropped in any mailbox and returned to you...at no additional charge.

## SAVERS CLUB® BOOK

Save 50% on rack rates at over 3,500 participating lodging properties from coast to coast. Plus, you'll find discount offers from theme parks and car rental companies. You can receive a new bargain-filled Savers Club® Book every year. (See program rules of use for complete details.)

## SOJOURNS® MAGAZINE SUBSCRIPTION

Whether you're a serious traveler, or you prefer to enjoy America's beauty from the comfort of an easy chair, vivid color photography and in-depth travel stories will satisfy your wanderlust. You can receive the latest issue in the mail twice a year.

## ID NETWORK™ SAFETY SERVICE

Register your child's photo and description with the ID Network Safety Service. You'll receive a durable plastic ID card with your child's photo and description and a special member number. Should the need arise, call the toll-free number on the card and the ID Network will fax a high-resolution, digitized photo and description of your child anywhere in the country.

## PAYMENT CARD PROTECTION

When your credit, ATM and check cards are registered, just call the toll-free 24-hour number to report a loss or theft, and all your card issuers will be notified for you. You'll also receive protection against any liability on every registered card.

## DOCUMENT AND PERSONAL PROPERTY REGISTRY

Register your important documents and personal property. If your registered items are ever lost, stolen or destroyed, just call the toll-free 24-hour number to receive the information you need to request replacement of your documents or file insurance claims.

## BONUS TRAVEL

Earn exciting cash rewards when you travel. Arrange your travel toll-free and get 5% savings on lodging expense, airline travel, car rentals, cruises and package trips.

## 24-HOUR ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE AND INCREASED COMMON CARRIER COVERAGE

Your coverage includes \$10,000 in Accidental Death and Dismemberment Insurance 24 hours a day. Your Accidental Death Coverage increases to a total of \$100,000 when you travel by licensed Common Carrier.

## EVERYDAY REBATE REWARDS

Get cash back — simply by purchasing items you use every day. Save your receipts when you buy groceries, eat out, purchase clothing or buy pet supplies. At the end of every quarter, send the receipts (up to \$100) with your Everyday Rebate Rewards request form and receive 10% cash back.

## TELEPHONE SHOPPING SERVICE

Shop at home toll-free and save up to 50% on over 500,000 name brand items. Satisfaction guaranteed. All manufacturers' warranties remain in effect.

## COAST-TO-COAST VISION PLAN

Save 20 to 60% when you purchase eyewear. Preferred pricing is available immediately at participating centers. You can also save 10 to 30% on eye exams and surgical procedures including RK and LASIK surgery through our national network of ophthalmologists, where available.

## RX ADVANTAGE™ PRESCRIPTION DRUG PROGRAM\*

Your Rx Advantage card grants you preferred pricing on many prescription medications at participating pharmacies nationwide. And you'll have the added security of our prescription drug monitoring program alerting your pharmacist to important information about your prescriptions.

\*This program is not insurance.

## LIBERTY MARKETPLACE DISCOUNT PROGRAM\*

You can receive up to 15% off the average retail price of diabetes testing products, as well as the convenience of having the supplies delivered right to your door with no shipping charges when you order through this trusted mail-order company. All products come with a 100% guarantee for 30 days. Some restrictions apply.

\*This program is not insurance.

## MEDICAL EMERGENCY DATA

Keep vital health and personal information on hand at all times with this convenient plastic card. In an emergency, medical personnel will have quick access to your current health profile. You can update your card every year.

## SPECIAL PROGRAM NOTES:

The Accidental Death Insurance is offered by Progeny Marketing Innovations and is underwritten by Hartford Life Insurance Company. Coverage is divided equally among owners of joint accounts. Advantage Plus Checking Principal Sum does not reduce at any age. As a member, you'll automatically receive new benefits as they are added to your program.