



Savings ACCOUNTS

We offer a variety of savings solutions designed for each life stage.

All savings accounts offer:

- Monthly dividends paid on daily balance
- Quarterly statements
- Unlimited telephone & internet account access
- Funds insured by American Share Insurance (ASI), up to \$250,000 per account

Everyday (Share) Savings

This is your primary account. Your initial \$5 deposit represents your share of ownership in the credit union. Dividends are paid monthly once you have accumulated \$100 on deposit. Request an ATM card to be able to access your funds 24/7 through a vast network of surcharge free ATMs (Automated Teller Machines).

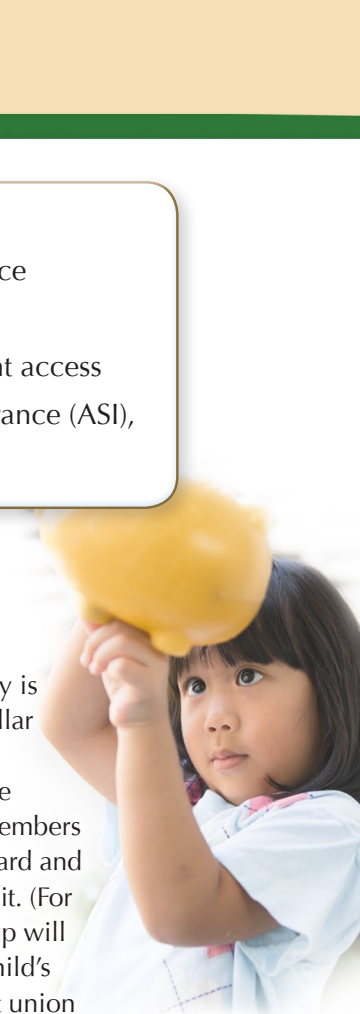
Teen Account

With an initial \$5 deposit, this savings account will help teach teen members (ages 13-19) how to become financially responsible. To encourage savings, our teens will be eligible to participate in our exclusive term share certificate program with a minimum deposit of \$250. Our GenNext account holders are also encouraged to enroll in our Good Grade Recognition Program.

- **Good Grade Recognition Program** – Teen Account members are encouraged to bring in their most recent report card. AurGroup will deposit \$5 into our teen members' accounts for current report cards that reflect all A's & B's.

** Teen members may qualify for a checking account and/or ATM/Debit card at the age of 16 with a co-signing parent or legal guardian.*

Dollar Dog Kids Account

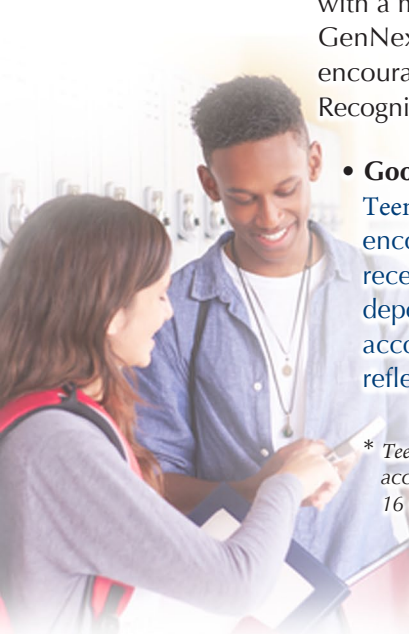


Learning to save and manage money is important no matter what age. A Dollar Dog kids account is a great way to teach kids (ages 12 and younger) the value of saving money. Kids club members will receive a special membership card and coin saver with their initial \$5 deposit. (For newborns to age 6 months, AurGroup will make the initial \$5 deposit in the child's name.) Plus, each visit to the credit union to make a deposit of \$5 or more will earn a special kids club reward. For larger deposits (\$250+), we offer exclusive kids club term share certificates.

Senior Account

This savings account provides our seniors (age 62+) with all the benefits of our regular savings accounts plus:

- A free box of basic checks each year (with the addition of a checking account)
- 50% discount on the first year's safety deposit box rental
- ¼% higher rate on eligible term share certificates
- ¼% discount on most loans with direct deposit of social security, retirement benefits or payroll checks



Each AurGroup account is privately insured up to \$250,000 by American Share Insurance (ASI). This is the highest level of deposit insurance available. This institution is not federally insured. Member accounts are not insured or guaranteed by any government or government-sponsored agency.



AurGroup
FINANCIAL
CREDIT UNION