

# We're here for the important things in life



**Covenant**  
Health Credit Union  
A Division of Consumer Credit Union

## Experience the benefits of credit union membership

### **COVENANT HEALTH CREDIT UNION**

is more than just another financial institution. Like most banks and credit unions, we offer a full range of financial services, but what we believe we do better than anyone else is provide "wow" member service. Our goal is 100% member satisfaction, and we believe service is the key. So we strive everyday to "wow" you with our "what else can we do for you?" attitude.

### **HOW DO I SIGN UP?**

Becoming a member of COVENANT HEALTH CREDIT UNION is easy. You can open a credit union account by depositing \$5 into a share (savings) account.

Deposits are credited to your accounts immediately. Your credit union share (savings) accounts begin earning dividends on the day of deposit. Once you become a member, you remain a member even though you may change employment or retire; you still retain full membership rights. "Once A Member, Always a Member".

### **SAVINGS**

Regular share accounts are the backbone of the credit union savings program. Dividends are calculated daily and paid monthly. Your share account may be owned individually or with one or more joint owners. Deposits may be made in person, by mail, or by payroll

deduction.

**Christmas Club Account** - earns dividends daily and compounds quarterly. Set up payroll deduction and your Christmas money is there for you with no worry or hassle. Funds, plus dividends are deposited into your share draft (checking) or savings account (savings) October 1st.

**Special Savings Club Account** - You may set up a savings account for vacations, school tuition, insurance, etc. Dividends are paid the same as on regular share accounts.

### **IRA (Individual Retirement Accounts)** -

Contribute up to \$3,000 a year and, if eligible, deduct some or all from your income. All interest earned is tax deferred.

**oth IRA**- This Individual Retirement Account allows to you withdraw funds tax-free under certain conditions.

**Education IRA** - This IRA allows you to contribute up to \$500 a year per child younger than age 18. Withdrawals are tax-free if used for qualified higher education expenses such as tuition and fees.

**Term Share Certificates** - Certificates of Deposit. Rates are competitive, and are guaranteed for the term of the CD. Rates are subject to change weekly.

### **SHARE DRAFT (CHECKING)**

Share Drafts - (checking) accounts provide our members with ready access to their funds. Share Drafts are identical to checks with regard to their use and acceptance but provide some real advantages, such as dividends and a fee structure that's easy on members. All types provide a Debit and/or ATM card, overdraft protection, Free internet banking and Bill Payment.

**Basic Share Draft Account** - A free, checking account for members who prefer banking online with 24/7 access **Online Banking**, online account access, Bill Pay, eStatements. If you don't use checks \* and prefer to access your funds with debit and ATM transactions, this account is designed for you. No minimum balance requirement, no service charge.

\*Checks are optional with no per check charge—you pay for the checks you order). Surcharge free ATM network and MON-ETA, your touch tone teller.

This account is eco-friendly—**Go Green!**

**Member Select** - Includes same FREE services as the Basic Account. ;The low \$3 monthly service charge applies only if your balance drops below \$00 during the month. Earns dividends (calculated daily, compounded monthly). First 50 checks are free.

**Member Advantage** - Value Added Premier Share Draft Account - includes all the benefits listed above, plus free checks (2 boxes per year), Free **ID SafeChoice** account security, one free wire transfer p/yr, one

account reconciliation p/yr, earns 5 basis points over Member Select dividend rate, all for a low \$6 monthly service charge.

**Direct Deposit** - Net check is credited to member's account automatically on payday. Contact the credit union or payroll department for Direct Deposit request forms.

**Online Banking** - free Internet access to your credit union account from the privacy of your personal computer.

**Bill Payment** - free internet Bill Payment

**E-statements** - your CHCU statement is available via Online Banking.

### **Online Banking and Mobile Money**

Easy access to all your online account information with one logon. Access your account on the go securely from your smart phone or mobile device.

**VISA CREDIT CARDS-** Recognized everywhere - no annual fee, 25 day grace period and a very competitive interest rate.

### **LOANS - COVENANT HEALTH CREDIT**

**UNION** is a dependable source of low-cost credit for its members. The Credit Union offers many types of loans to members:

**Personal Signature Loan** - Based on a percentage of salary.

**Share Secured** - Borrow cash and pledge savings as collateral. Low interest rates and

shares remain in account and earn dividends. Best way to borrow!

**New Vehicle** - Low interest on percentage of list price. Simple interest calculated daily on unpaid balance. Payroll deduction. Loans available on boats, motorcycles, motor homes and new autos.

**Used Vehicle** - Motor homes, mobile homes, farm equipment.

**First Mortgage Loans:** Up to 30 years. Payroll deduction.

**Second Mortgage and Home Improvement Loans** - 5 year balloon, 30 year max amortization, also 5 year term fixed rate. Payroll deduction.

**Computer** - Excellent rates on new computers for family or personal use.

**School** -When it's time for tuition... talk to the friendly folks at CHCU.

**Payroll deduction available to all loans. ConsumerSafe Debt Protection is available.**

### **INSURANCE**

**COVENANT HEALTH CREDIT UNION** members are eligible for several types of insurance.

**Deposit Insurance** - All Share accounts are insured to \$250,000 per member by the National Credit Union Share Insurance Fund (NCUSIF). The NCUSIF is administered by an independent government agency called the National Credit Union Administration (NCUA).

**ConsumerSafe Debt Protection** - can help relieve financial pressure in the event of death, disability, or involuntary unemployment. Contact one of our knowledgeable staff to discuss our ConsumerSafe Debt Protection program in more details.

**Other Insurance** - CUNA Mutual Accidental Death and Dismemberment. Funds are automatically debited from your account.

**Identity Theft Protection** - Protect your good name and your credit with ID-SafeChoice. Includes: Identity Protection Awareness test and newsletter, annual Experian Credit Report, daily monitoring of credit activity - including email alerts of suspicious activity, expense reimbursement - up to \$25,000 for expenses incurred for identity recovery, with zero deductible and including up to \$6,250 per week in lost wages, toll-free Identity Theft Victim Hotline.

**Automobile "GAProtection" Insurance** - Protect yourself if your car is totaled or stolen. Call our helpful loan officers for details.

### **OTHER SERVICES**

**Phoenix** - Rise from the ashes of financial disaster with the help of Covenant Health Credit Union's Phoenix Account.

**Shield ODP Overdraft Privilege** - is a valuable last line of defense against the potential embarrassment and the added expense of having a share draft returned to a merchant.

### **SHARED BRANCHES**

CHCU is a member of the nationwide credit union shared branch network, a cooperative effort to share over 6700 locations so you can conduct financial transactions where you live, work or travel.

**Money Orders**

**Cashier's Checks**

**Notary Service (FREE)**

**Free Loan Counseling**

**Free Budget Counseling**

**Family Membership**

**Overdraft Protection**

**Discount tickets to**

**various attractions**

**Immediate credit on deposits**

**Fast approval on loans**

**No penalties for early loan pay-off**

**Direct Deposit**

**Car Facts**

**For up-to-date information on new services, visit our web site at**

**www.chcu.com**

#### **MAIN OFFICE**

702 19th Street  
Knoxville, TN 37916  
541-1239, FAX 522-4251

Toll Free: 1-888-228-2366

Mon. - 7:30 am - 4 pm  
Tues. - 7:30 am - 4 pm  
Wed. - 7:30 am - 1 pm  
Thurs.- 7:30 am - 6 pm  
Fri. - 7:30 am - 4 pm

#### **PARKWEST OFFICE**

Parkwest Medical Center  
9352 Parkwest Blvd.  
Knoxville, TN 37923  
373-1650, FAX 373-1651  
Mon. - 7:00 am - 4 pm  
Tues. - 7:00 am - 4 pm  
Wed. - 7:00 am - 1 pm  
Thurs. -7:00 am - 5 pm  
Fri. - 7:00 am - 1pm

#### **KINGSTON PIKE OFFICE**

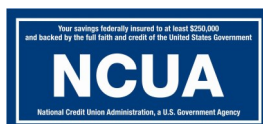
20138 Kingston Pike  
Knoxville, TN 37922  
560-5611, FAX 560-5644

##### **Lobby Hours:**

8:30 - 4:00 M,T,TR,F  
8:30 - 1:00 W

##### **Drive-Thru Hours:**

7:00 - 5:00 M,T,TR  
7:00 - 1:00 W  
7:00 - 6:00 F



For additional locations in Greenville, Jefferson City, Johnson City and Morristown, visit our website at [www.chcu.com](http://www.chcu.com)

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