

# Products and Services

***PrimeTrust***  
FEDERAL CREDIT UNION



# PrimeTrust Products and Services

PrimeTrust Federal Credit Union is not your average financial institution. We're a locally-owned, not-for-profit financial cooperative where you and your financial success are our top priorities.

Unlike banks, we don't have shareholders or directors to pay at the end of each quarter. Instead, we pass our excess earnings to member-owners like you through better rates and low- and no-fee services. That means the more you use the credit union, the more you and your family benefit.

To learn more about our financial products and services, call 765-289-2148 or visit us online at [PrimeTrustCU.com](http://PrimeTrustCU.com)

## Savings Products

- **Savings Account** - Receive easy access to your money while earning dividends with a Share Savings Account from PrimeTrust.
- **Certificates** - To lock in deposits, PrimeTrust offers competitive, fixed-rate Certificate products with a variety of maturity periods.
- **Money Market** - A PrimeTrust Money Market account enables you to earn a higher rate on your deposits than a regular savings while still receiving the same easy access to your money.
- **Traditional IRA** - With earnings that are tax-deferred to save for retirement, Traditional IRAs are ideal for investors at high or peak earning potential who expect a lower tax rate in retirement.<sup>1</sup>
- **Roth IRA** - A Roth IRA is ideal for investors with growing earning potential who expect the same or higher tax rate in retirement. Roth IRAs are tax deferred and could be tax-free to save for retirement under certain circumstances.<sup>1</sup>
- **Christmas Club** - Save for the holidays, year-round! Have a portion of your paycheck directly deposit into your Christmas Club account or add funds when convenient and watch your savings grow.

## Checking Products

- **E-ssential Checking** - Stay connected to your money on-the-go. E-ssential Checking provides anywhere, anytime account access with smart tools like online banking, eStatements/eAlerts, online bill pay, and Shared Branching.
- **Peace of Mind Checking** - Peace of Mind Checking has all the great features of our E-ssential Checking package, while also providing tools that safeguard your identity, protect your credit, and help you recover financially should you become a victim of identity theft.
- **Peace of Mind Plus Checking** - Receive the features of E-ssential Checking and prevention, detection, and correction tools you need to protect yourself and your family against identity theft and fraud - plus competitive dividend rates on the money in your account.
- **Visa® Debit Card** - Make purchases without the hassle of writing a check with a PrimeTrust Visa® Debit Card
- **Start Right Checking** - Let us teach your teen about good financial practices with Start Right Checking. Teens can earn prizes for completing free online financial literacy programs.
- **Health Savings Account** - Pre-tax contributions to be used for medical expenses for those who have a high-deductible medical plan.<sup>1</sup>

## Home Mortgages

- **First Mortgages** - Receive the same interest rate, monthly principle, and interest payment over the course of your loan with our fixed-rate mortgages.
- **Home Equity Line of Credit** - Let your home equity work for you. With a PrimeTrust HELOC, your available line amount is replenished as you pay, so you can make your next large purchase with confidence.
- **Equity Loans** - Anticipating a major one-time expense? A PrimeTrust Equity Loan is an excellent choice -- allowing you to access the equity in your home while receiving the security of a fixed rate and fixed term.
- **Residential Construction Loan** - Build the home of your dreams or the vacation home you have always dreamed of with our fixed rate residential construction loan.
- **Home Affordable Refinance Program (HARP)** - If you are not behind in your mortgage, but owe more than your home is worth, you may be eligible for HARP financing. HARP is a program designed to help you get a new, more affordable mortgage by refinancing your current mortgage into a lower interest rate with over 100% LTV financing.

Your **STORY** Matters



## Loan Products

- **Vehicle Loans** – Shopping for a new or used car, truck, van, RV, boat, or motorcycle? Let PrimeTrust put you in the driver's seat with an affordably priced Vehicle Loan.
- **Personal Loan** – Life comes with unexpected expenses. For those times, PrimeTrust offers a variety of flexible loan products, including Personal Loans and a Consumer Line of Credit.
- **Share Secured Loan** – Need to make a purchase but don't want to dip into your savings? A Share Secured Loan might be right for you. Shared Secured Loans are collateralized by the money in your Share Savings or Share Certificate account. So you can borrow the cash you need at a low loan rate while still earning interest on your deposits.

## Visa Credit & Debit Cards

- **Platinum Rewards Visa®** – Receive a 9.9% APR interest rate with no annual fees and points for the things you want.
- **Gold – Cash Back Visa®** – Earn cash back on your Visa® purchases and receive a 12.9% APR and no annual fees.
- **Classic Visa® Card** – Visa® Classic Cards provide members with no annual fees and a 14.9% APR.
- **Visa® Launch Card** – The Launch Card can help you build your credit with no annual fees while receiving a 10.99% APR and reward points redeemable for great items.
- **Visa® Gift Card** – A prepaid Visa® Card that's an ideal choice for birthdays, weddings, holidays, or any gift-giving occasions.
- **Visa® Travel Card** – Receive the convenience of a Visa® Debit Card with a prepaid Visa® Travel Card.
- **Visa® Reloadable Debit Card** – There's no danger of overspending with a reloadable, prepaid debit card from Visa®. An ideal, low-cost alternative to payday loans and check cashing stores!
- **Visa® Balance Transfer** – Transfer the balances from your higher rate credit cards to a PrimeTrust Visa® and receive a lower introductory rate for six months.

1 Subject to IRS rules – Consult a Tax Advisor.

2 Daniel Stallings is a registered representative of and offers securities through Cetera Advisors LLC, and advisory services through Cetera Investment Advisers LLC. Member FINRA/SIPC. Daniel Stallings is an Investment Advisor Representative and Insurance Advisor (Fixed/Life/Health/P&C). Additional information is available at the SEC's website at [adviserinfo.sec.gov](http://adviserinfo.sec.gov).

PrimeTrust Federal Credit Union is not an affiliate or subsidiary of Cetera Investment Advisers LLC.

(CRD #4942231)

- NOT A CREDIT UNION DEPOSIT OR OBLIGATION.
  - NOT NCUA INSURED.
  - NOT GUARANTEED BY ANY GOVERNMENT AGENCY.
  - NOT GUARANTEED BY ANY CREDIT UNION.
  - MAY GO DOWN IN VALUE.



[Review Our Rates](#)

## Valuable Member Services

- **ACH Origination / Payroll Deduction** – Have money automatically debited from your paycheck, checking account, or savings account to quickly and easily make regular loan or mortgage payments.
- **Direct Deposit** – Have all or part of your paycheck automatically deposited into a PrimeTrust account.
- **Online Banking** – Quickly access your accounts from the convenience of the Internet, 24-hours-a-day.
- **Mobile Banking** – Use our free app to access your accounts or pay bills on-the-go on any wifi-enabled device.
- **Online Bill Pay** – Log on and pay from anywhere – day or night. Our free Bill Pay is fast, easy, and convenient.
- **eStatements / eNotices** – Receive fast, environmentally friendly electronic access to your monthly account statements and notices.
- **Bank by Phone** – Access your accounts and transfer funds 24-hours-a-day with our free Bank by Phone service.
- **Shared Branching** – Bank for free at over 5,000 nationwide Shared Branching locations.
- **ATM Access** – Use Alliance One network ATMs up to 15 times per month without a fee and out-of-network ATMs up to 4 times per month with no additional fees.

## Relationship Resources

- **GreenPath Financial Wellness** – offers free, confidential financial counseling and debt management tools to help achieve lasting financial wellness.
- **Wealth Management<sup>2</sup>** – PrimeTrust has partnered with Stallings Financial Group to provide members with access to a certified financial planner for investment and savings planning, insurance planning, wealth management, and asset protection.

## Branch Locations

### **Bethel Branch**

3700 West Bethel Avenue  
Muncie, IN 47304

### **Broadway Branch**

4018 North Broadway Avenue  
Muncie, IN 47303

### **Madison Branch**

3230 South Madison Street  
Muncie, IN 47302

### **Wheeling Branch**

5400 Wheeling Avenue  
Muncie, IN 47304

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