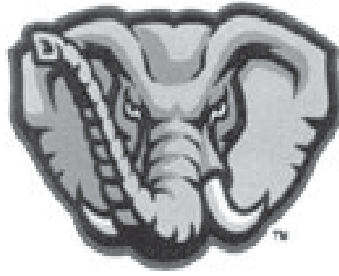
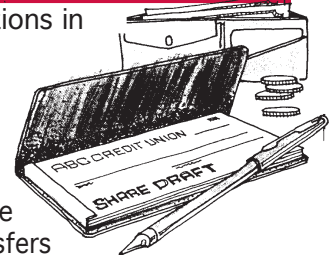


Whatcha need to know



Why choose Crimson Checking for a UA Student?

- * **Best reason to open:** Convenient for your student -- many ACU locations in Tuscaloosa; student saves money on fees, and we understand students' needs because we serve many, many students
- * No minimum balance
- * No monthly service fee
- * No per-check or "item clearing" fee
- * Free online account access via easy-to-use ACU*Branch* (joint owners on the account may also use this system to monitor account activity, conduct transfers between Alabama Credit Union accounts, etc.)
- * Free telephone access to account via Call24 (800-817-2255); select PIN to be used when account is opened
- * No-fee debit card (VISA ATM/Debit card)
- * No ATM fees at Alabama CU-operated ATM (many in Tuscaloosa area, including on campus)
- * Fees waived for first three "foreign" ATM transactions per month
- * No fee for in-lobby transactions or calls to our Member Care Center
- * Free access to Credit Union Service Centers (thousands of locations nationwide, including many in Alabama)
- * Cost of printed checks is charged to account (discounted-cost checks available for Crimson Checking)
- * Free e-statements (e-mail notification that statement is available on a secure server)
- * Electronic Bill-Pay and Bill-Presentation free for first six months, and only \$4.95 monthly thereafter



How to get money to your student's Crimson Checking account at Alabama Credit Union:

- * **Best practice:** Parent opens an account at Alabama Credit Union, deposits funds (might choose for student not to be a joint owner of this account, therefore having no access to it), and uses ACU*Branch* or Call24 to transfer funds to student's account. Or, parent may phone our Member Care Center (888-817-2002) to conduct transactions during business hours, free of charge.
- * Make a deposit at any Credit Union Service Center (visit www.CreditUnion.net to find location nearest you; may be located inside another credit union). No fee!
- * Mail a deposit to any branch (no fee, but Alabama Credit Union may place a hold on the check until it has time to clear your issuing account)
- * Make a deposit at any Alabama Credit Union branch (Huntsville, Tuscaloosa, Fayette, Orange Beach & Foley)
- * E-mail funds to your student's e-mail address using our ACU*Branch's* Bill-Pay system, and your student can retrieve from our secure payment system (no fee!). Ask us for details.
- * Wire funds from parent's existing account (fees apply, but no holds on funds).

How to avoid a "hold" on checks deposited:

- * **Best practice:** Transfer available funds from another Alabama Credit Union account that you own
- * Deposit funds in advance so that hold can expire before funds are needed (local holds: two business days; non-local holds: three business days; exception holds: 11 business days; new accounts: 30 business days). PLEASE ASK US ABOUT HOW HOLDS MAY AFFECT YOUR STUDENT'S ACCOUNT.
- * Deposit a cashier's check or certified funds from another financial institution
- * Deposit cash
- * Wire funds (fees apply; ask us for wiring instructions, or visit www.AlabamaCU.com)

[See back side for more information.](#)

How does a UA student join Alabama Credit Union?

- * **First:** The student must be a member of our not-for-profit financial cooperative, and that's easy to do:
 - * Join FATE (Future Alumni For Tradition & Excellence), a division of UA's National Alumni Association (see FATE booth in Ferguson Center commons area, or visit <http://fate.ua.edu/>). FATE membership is only \$15, and the student receives a package of gifts, and much more. Because the student is enrolled in FATE, he or she is eligible to become a member of Alabama Credit Union.
 - * Deposit \$25 into a savings (share) account to establish membership, and
 - * Pay a modest \$1 membership fee.
- * After your student becomes an Alabama Credit Union member, he or she may open a checking account with all of the features discussed on the other side of this handout. The first deposit to the checking account should cover the cost of printed checks, and be made in time for any check holds to expire before the funds are needed.
- * If your student is under 19, a parent or guardian needs to be a joint owner of the account (savings and checking).
- * All joint owners must:
 - * Provide a valid driver's license
 - * Provide a Social Security number or Tax Identification Number
 - * Sign account signature cards
- * Your membership is good for a lifetime, as long as your account remains open and in good standing. Use it for future credit cards, auto loans, mortgages, and more! Students may need a qualified co-signer to obtain credit cards, overdraft protection line of credit, or loans.
- * Once you're a member, your family members are also eligible to join Alabama Credit Union. Please tell them about us!

What about the key that wins the \$1,500 scholarship?

- * **Obtain your key from an Alabama Credit Union representative. Watch for us as you enter the Welcome session on Day 1 of Bama Bound orientation.** Or, visit our Ferguson Center office.
- * One key per student.
- * Try your key in the Treasure Chest located inside Alabama Credit Union's Ferguson Center office. Ten keys will unlock the chest.
- * Ten winners will be qualified to win a semester's tuition (\$1,500 if student is an Alabama Credit Union member, or \$750 if student is not an Alabama Credit Union member at time of drawing on August 23) or one of three \$50 gift certificates to the SUpe Store.

For more information:

- * Visit www.AlabamaCU.com
- * Call our Member Care Center (888-817-2002) during business hours:
Monday - Thursday, 9 a.m. until 5 p.m., and Friday, 9 a.m. until 5:30 p.m.
- * Call our Ferguson Center office (205-348-9967) during business hours:
Monday - Thursday, 9 a.m. until 4:30 p.m., and Friday, 9 a.m. until 5 p.m.



Member accounts federally insured \$100,000 by National Credit Union Administration, and additionally insured to \$250,000 by American Share Insurance. Ask us for a copy of our Membership & Account Agreement and Fee Schedule.