



checking that revolves around you.

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Dear Member:

We at Plus4 are excited to let you know that there will be some upcoming changes to your checking account that could mean big savings and benefits for you.

Your current Plus4 Checking Account will have a new name as of March 1, 2011: Plus Checking.

Starting March 1, 2011, you will be able to start earning great national and local discounts, unlimited checking, and full online access to your account. In order to provide these services, Plus Checking has a **\$7.50 monthly fee** which you can reduce or eliminate each statement cycle. Here's how it works:

- Making debit card purchases over \$5.00. Each transaction over \$5.00 will reduce your monthly fee by \$0.25
- Signing up for e-statements will reduce your fee by \$1.00
- If you maintain an average monthly balance of \$4,000¹

In addition, this account will allow Plus Checking account holders to log onto www.anywhererewards.com and take advantage of **cash rebates, local discounts and grocery coupons**. For online purchases at national retailers, rebates are automatically deposited into your checking account. For local discounts and grocery coupons, simply print the coupons to redeem in-store. Total savings with these rewards can easily add up to hundreds of dollars each year.

There are no changes to the way you can use your account, including:

- There is no change to your account number(s), and you will not need new checks, or a new debit card or PIN
- You will not need to change any of your automatic bill payments, transfers or direct deposit settings
- Your accounts continue to be NCUA insured to receive these features at no additional charge:
 - Free 24/7 Telephone Banking – call for balances, get transaction information or transfer funds
 - Free Online Banking and Bill Pay– access balances and transactions, transfer money, pay bills and download statements
 - Free Mobile Banking – activate your phone to get a text update when your balance is low, pay a bill or transfer funds – right from your phone²

If you have any questions about any of these changes, please call us at (713) 970-6200 or toll-free (800) 621-6752.

Sincerely,

Marcus Reyna
Director of Sales



¹ The average monthly balance is based on your ledger balance at the end of the monthly statement cycle

² There is no charge from Plus4 Credit Union, however standard text messaging and other rates from your wireless provider still apply

Plus Checking carries a \$7.50 monthly service fee. The fee is reduced by \$1.00 for receiving eStatements. Fee may be further reduced each statement cycle by \$0.25 for each debit card point of sale purchase over \$5.00 (excludes ATM transactions). Or fee can be eliminated by maintaining a minimum average monthly balance of \$4,000. Once the monthly fee is offset, additional debit card point of sale transactions will not result in additional credits to the account. No minimum balance required to maintain account. Available for personal accounts only. Certain restrictions may apply.