



## Checking & Savings

Align's personal financial tools offer the flexibility and value to help you manage your finances.

- + No Monthly Fee Checking
- + FREE Rewards Debit Card with access to over 27,000 ATMs
- + Debit Card Alerts\*
- + IRAs\*\*, CDs and Money Market Accounts
- + Youth Accounts
- + Benefits Checking (ages 65+)

\*Message and data rates may apply.

\*\*Fees may reduce earnings on accounts. Rates and Annual Percentage Yields (APYs) on transaction account may be subject to change without notice and may change after account opening. Early withdrawal penalties will be imposed on IRA accounts. Membership requirements apply.

IMPORTANT: Align Credit Union employees are not authorized to give advice regarding tax issues. If you need help in deciding what specific IRA options may best fit your needs, please talk to your tax advisor or financial planner.

## Mortgages

Our professionals will be there every step of the way, providing expert guidance and flawless service.

- + Fixed and Adjustable Rate Loans for New Purchases and Refinances
- + Home Equity Loans and Lines of Credit
- + FREE pre-approvals
- + Various Terms
- + Expert Guidance

## Auto Loans

Whether you're looking to buy, finance, refinance or insure, we've got you covered.

- + Low rates and flexible terms for New Purchases and Refinances
- + Up to 125% financing for used vehicles based on NADA Retail Value and credit score
- + Up to 125% financing for used vehicles based on MSRP and credit score
- + AutoSMART\* - Find the perfect new or used vehicle with our online portal
- + Auto Advisors\*\* - Negotiate a great deal with our car buying concierge service

\* AutoSmart is a third party service and not an affiliate of Align Credit Union. Use of this service is subject to the terms and conditions of CU Direct Corporation and its CUDL Autosmart.com service.

\*\* Auto Advisors is a third party service and not an affiliate of Align Credit Union. Use of this service is subject to the terms and conditions of Auto Advisors of New England LLC.

## Who We Are

Align Credit Union is committed to delivering a banking experience perfectly in sync with you. It's how we've been doing things since 1922. As a community credit union, our only mission is to help Members achieve their financial goals.

## How Do I Join?

It's easy. Align Membership is open to anyone who lives, works or attends school in many communities in Northeastern Massachusetts and Southern New Hampshire. To become a Member, just open an Align Membership Savings Account. All it takes is \$5 to start.

To learn more, visit [AlignCU.com](http://AlignCU.com) or call (800) 942-9575.



NMLS ID 423280



## + Products & Services +

### Credit Cards & Personal Loans

For financing that fits your life, we offer credit cards and personal loans.

- + VISA® Platinum Rewards Credit Card with rewards for airfare, car rentals, hotels, digital cameras, jewelry and more!
- + Secured Credit Cards available
- + Personal Loans up to \$20,000
- + Credit Card Alerts\*
- + Credit Builder CDs and Secured Loans
- + EMV Chip Technology
- + Overdraft Lines of Credit

\*Message and data rates may apply.

### Other Loan Products

- + Mass Save® Residential HEAT Loan Program\*
- + Boat New Purchases & Refinances
- + RV New Purchases & Refinance
- + Motorcycles Purchases Only

\*Massachusetts properties only

### Free eServices

Takes care of your banking when and where it's convenient for you.

- + Online Banking and Bill Pay
- + Remote Desktop Deposit
- + Send and receive money with Zelle®
- + Mobile Banking\* with check deposit
- + eStatements
- + Credit Monitoring
- + FREE Mobile Apps
- + My Virtual Strongbox - Store and protect electronic copies of your most important documents

\*Message and data rates may apply.

### Business Banking & Lending

Align business products provide the ultimate in ease, access and value.

- + Savings Accounts, CDs, and Money Market Accounts
- + Commercial Loans and Lines of Credit
- + Simplified Employee Pension (SEP) IRAs\*
- + Tiered IRA Savings\*
- + Business VISA® Debit and Credit Cards
- + Small Business (SBA) Loans

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Loan to Deposit Ratio: 2024 Q2 - 6/30/2024: 57.95%; 2024 Q3 - 9/30/2024: 57.88%

### Financial Literacy

Align provides ongoing educational resources to help our members reach their financial goals.

- + Homebuyer Webinar
- + Kids and Budgeting
- + How To Be A Safe Digital Citizen
- + Seniors and Scams
- + Four C's of Credit
- + Teens and Budgeting
- + Reality Fair
- + Estate Planning Workshop

Corporate Office & Branch  
87 Hale Street, Lowell

Amesbury  
19 Haverhill Road

Danvers  
110 Newbury Street

Framingham  
235 Old Connecticut Path

Haverhill  
20 Cushing Avenue

Seabrook  
68 Lafayette Road

**Align**  
CREDIT UNION®  
Connecting all your banking needs

