

Smart choices for managing your money.



Checking that fits your life.

Choosing the right checking account can be downright confusing. At Align, we make it easy to build an account that fits you today, with the flexibility to grow and change as you do.

First, start with our Align Checking Account.

- + No Monthly Fee
- + Identity Theft Protection
- + FREE Align VISA® Rewards Debit Card with EMV chip technology
- + FREE access to over 27,000 ATMs
- + FREE eServices: Online and Mobile Banking*, BillPay, eStatements, Remote Deposit

Second, make it your own by choosing the **Money Management** package that fits your banking style. Start with Connect for the basics. Then, as your relationship with Align grows, so do your benefits.

Understanding ATM Access

Figuring out ATM fees can be complicated. Here's the lowdown on how it works. When you use a non-Align ATM, there are two types of fees you could be charged. First, there is a small fee from Align. However, all of our Money Management packages include a certain number of free transactions. Second, there is a fee charged by the institution that owns the ATM. Unfortunately, we don't have control over that amount, but most of our packages also include fee reimbursement so you're covered up to a certain amount.

Align also belongs to the NYCE, SUM and CO-OP ATM Networks. This gives Members access to over 27,000 ATMs for FREE!

*Message and data rates may apply.

To be eligible for all Money Management packages, you must have a Membership Savings Account, Align Checking Account and Align Debit Card. Your membership will be reviewed monthly to determine the Money Management package you qualify for. If you no longer meet the requirements, you will no longer receive the benefits of the Money Management package. You will receive a certain number of free ATM transactions at non-Align ATMs, depending on the package you qualify for. After that, there is a \$1.00 fee per transaction. Must be enrolled in eStatements for at least 90 days to qualify for ATM reimbursements. Waived/reimbursed fees must be requested by the Member and only apply to deposit account and credit card fees excluding finance charges.

Align[®]

CREDIT UNION

Connecting all your banking needs

To learn more,
visit AlignCU.com or
call (800) 942-9575.

Corporate Office & 24 Hour ATM

40 Market Street, Lowell

Amesbury

19 Haverhill Road

Danvers

110 Newbury Street

Framingham

235 Old Connecticut Path

Haverhill

20 Cushing Avenue

Lowell

87 Hale Street

Methuen

Holy Family Hospital, 70 East Street

Wilmington

211G Lowell Street



Money Management Packages

Connect Premier**

Connect with Align for ALL your financial needs.

WHAT YOU GET

- + Free Standard Align Checks for life
- + We will waive our fees for ALL transactions at non-Align ATMs
- + We will reimburse up to \$30/month in ATM fees charged by other institutions
- + Up to \$50 waived/reimbursed fees per year
- + Free use of Align coin machines
- + Rate discounts on Auto and Personal Loans
- + \$500 off closing costs with an Align Mortgage¹

WHAT YOU NEED

- + Align Membership Savings Account - open with as little as \$25!
- + Enroll in eStatements to qualify for reimbursement of ATM fees charged by other institutions
- + \$10,000 Combined Deposit and Loan Balance
- + Any one of the following: mortgage, home equity loan or line of credit, credit card, auto or recreational vehicle loan

Connect Plus***

All you need... and more!

WHAT YOU GET

- + Free Order of Standard Align Checks
- + We will waive our fees for first 10 transactions/month at non-Align ATMs
- + We will reimburse up to \$15/month in ATM fees charged by other institutions
- + Up to \$30 waived/reimbursed fees per year
- + Free use of Align coin machines
- + \$250 off closing costs with an Align Mortgage¹

WHAT YOU NEED

- + Align Membership Savings Account - open with as little as \$25!
- + Enroll in eStatements to qualify for reimbursement of ATM fees charged by other institutions
- + \$2,500 Combined Deposit and Loan Balance
- + Any one of the following: auto or recreational vehicle loan, credit card, business deposit account or business loan

Connect

An option with all the basics that's anything but.

WHAT YOU GET

- + Free Order of Standard Align Checks
- + We will waive our fees for first 8 transactions/month at non-Align ATMs
- + We will reimburse up to \$5/month in ATM fees charged by other institutions

WHAT YOU NEED

- + Align Membership Savings Account - open with as little as \$25!
- + Enroll in eStatements to qualify for reimbursement of ATM fees charged by other institutions



**Connect Premier: Must have a combined deposit and lending balance of at least \$10,000 and one of the following Align products: mortgage, home equity loan or line of credit, credit card, auto loan or recreational vehicle loan.

***Connect Plus: Must have a combined deposit and lending balance of at least \$2,500 and one of the following products with Align: auto or recreational vehicle loan, credit card, business deposit account or business loan. First box of standard Align checks are free.

¹Align closing costs discount offer only valid for new first mortgages with balances of \$150,000 and over. Offer not valid on no closing costs loans and cannot be combined with any other offers. Refinances of existing Align mortgages are not eligible. Must be a Connect Plus or Connect Premier Member at time of mortgage application to qualify.

Other Checking Accounts

Student Checking

Ages 14-23

Kids grow and change at lightning speed. Align makes sure their finances don't get left behind. Our student checking takes kids from middle school to college and beyond. This account provides all the essentials: no minimum balance, free eServices, Mobile Banking and a VISA® Debit Card. We'll also throw in your first order of standard checks for free!

Bonus: Bring your proof of acceptance/enrollment in college and Align will match your \$25 initial deposit.[†]

Benefit Checking

Ages 65+

For Members 65 and over, Align's Benefit Checking Account earns interest with no maintenance fees. We even include free standard checks for life!

Align VISA® Travel Prepaid Card

A safe, convenient way to pay for purchases or get cash at more than a million ATMs worldwide. And since it's limited to the amount you preload, you'll be less likely to overspend when you travel.

- + Reload your card online or at any Align branch
- + Safer than carrying cash or travelers checks
- + Extra security with global authentication capability
- + Access cash at more than a million ATMs worldwide
- + No interest charges or required minimum balances
- + Easily replaceable if lost or stolen
- + E-mail and text message alert capability to help track balances^{††}
- + \$15 purchase fee (no additional fee to reload card)

Features

CURewards

Shouldn't banking be a rewarding experience? We think so. With Align's CURewards, automatically earn points on every purchase you make. Gas, groceries, a new tablet, anything you buy with your Align VISA® Rewards Debit or Credit Card. Every point you earn translates into rewards ... travel, electronics and more!

Identity Theft Protection

Identity theft can happen to anyone and restoring your identity and correcting fraudulent bills and ruined credit can be time-consuming and stressful.

- + FREE with our Align Checking Account
- + Fully Managed Identity Theft Recovery Services
- + Lost Document Recovery Services
- + Family Coverage
- + Identity Theft Expense Reimbursement Insurance
- + Credit Monitoring Entitlement^{†††}

[†] Must open a checking and savings account with a \$25 minimum deposit. \$25 will be deposited within 30 days of account opening and subject to tax reporting. Student Checking earns variable .25% APY. Annual Percentage Yield accurate as of 01/01/2019.

^{††} Message and data rates may apply.

^{†††} Must activate entitlement to credit monitoring to receive credit monitoring, including alerts.