



**We are a not-for-profit financial cooperative.  
We exist solely for the benefit of our members and owners.**

*~ Established 1939 ~*

Profits earned are returned to our members in the form of better rates, lower fees and valuable services. Open a North Coast Account with a \$5 deposit. Membership is open to anyone who lives, works, attends school or worships in Washington State.

## CHECKING ACCOUNTS

### FREE SMART CHECKING

- Free Account
- No Minimum Balance Requirement
- Debit Card with a \$100 opening balance

### DO SOME OF YOUR BANKING ONLINE TO RECEIVE ADDITIONAL FREE SMART CHECKING BENEFITS:

- Earn Above Market Interest on the first \$1,000 in your account
- Save \$15 on each Privilege Pay overdraft
- Save \$50 with a North Coast BIG Rewards Credit Card

### EARN FREE SMART CHECKING BENEFITS:

1. Sign up for eStatements with a valid email address
2. Use Direct Deposit and Bill Pay at least once a month
3. Use your North Coast Debit or Credit Card at least once a month

### INTEREST BEARING CHECKING

- Minimum daily balance of \$1,000 to avoid \$5 monthly account fee
- Debit Card
- Earn dividends on your balance

### MONEY MARKET CHECKING

- Minimum daily balance of \$2,500 to avoid \$5 monthly account fee
- Earns dividends
- Includes 6 out-of-branch transactions per month

### PRIVILEGE PAY\*

Privilege Pay comes with your personal checking account. We authorize and pay overdrafts for checks, in person withdrawals, electronic fund transfers, automatic bill payments and other electronic transactions using your checking account number.

When you use Privilege Pay you will be charged a \$25 fee and we expect you will bring your account into a positive balance within 35 days. Ask us about other options for overdraft coverage.

**PLEASE NOTE:** We will pay overdrafts created with ATM transactions and everyday debit card transactions when you specifically request this service.

\* Other restrictions apply. Details online at [northcoastcu.com](http://northcoastcu.com).

## SAVINGS ACCOUNTS

### SAVINGS AND SUB SAVINGS\*

- Free Account
- \$5 minimum deposit represents member's share of Credit Union ownership
- Includes 6 out-of-branch transactions per month

\* \$5 minimum daily balance required and \$100 daily account balance to receive minimum dividend rate

### YOUTH SAVINGS

- Free Account
- \$5 minimum deposit.
- Report Card Rewards\*

\* Learn to Save, Learn to Give — When your child brings us their report card, we will deposit \$5 into their savings account and donate \$5 to Operation Warm.

### 12 MONTH BUILD A CD

- Free 12 month Certificate of Deposit
- Open with \$25
- Deposits of \$25 or more

### MONEY MARKET SAVINGS\*

- \$100 minimum deposit to open
- Includes 6 out-of-branch transactions per month

\* Minimum daily balance of \$50,000 to avoid \$10 monthly account fee

### HEALTH SAVING ACCOUNTS\*

- Free Account
- No minimum balance or withdrawal restrictions
- Manage your Health Savings Account in Online Banking. Pay medical bills with HSA Debit Card and/or Bill Pay.

\*Member must have a HDHP (High Deductible Health Plan)

### INVESTMENT ACCOUNTS

- 3 month to 5 year CDs
- 12 month Build a CD
- Standard and Roth IRAs

### CANADIAN CASH

We have Canadian Cash available for our Members.

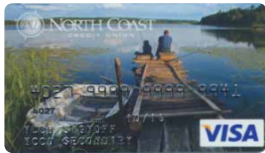
## NORTHCOAST LOANS

We offer a wide variety of loan products for our Members. Do not hesitate to discuss your needs with our Member Service Representatives. We are happy to review all your options so that you can determine the loan that best fits your needs.

- Auto Loans - Featuring the same low interest rate for new and used Vehicle Loans
- Boat and Motorcycle Loans
- Motorhome and RV Loans
- Home Equity Lines of Credit (HELOC)
- Mortgage Loans
- Lot Loans
- Manufactured Home Loans
- Non-Equity Home Improvement Loans
- Share/CD Secured Loans
- Personal Unsecured Loans
- Lines of Credit
- DACA Loans

\* All North Coast Loans are approved based on qualifications and vehicle/home conditions.

## NORTH COAST CREDIT CARDS



- Choose from a simple No Fee Card or a BIG Rewards Card with a small annual fee\*\*
- BIG Rewards Card offers Cash Back plus Travel and Merchandise Reward Points
- No Fee Cash Advances from North Coast ATMs

\*Credit Cards are approved based on qualifications.

\*\*No annual fee on BIG Rewards Card for members with FREE SMART CHECKING BENEFITS.

## BUSINESS LOANS? YES!

We have business loans.

## NORTH COAST NO FEE ATMS

ATMS at all North Coast branches accept deposits and dispense all denominations of bills including \$1, \$5, \$10 and \$20.

Find additional No Fee North Coast ATMs in the Whatcom County Courthouse, Costco in Bellingham and Kmart in Burlington.

As a member of the CO-OP Network our members have access to over 28,000 No Fee ATMS across the country.

Find a CO-OP Network ATM online at [northcoastcu.com](http://northcoastcu.com).



## NORTHCOAST VIRTUAL BRANCH

Enjoy the convenience of banking online wherever and whenever you like using your computer, tablet or smart phone.

### ONLINE BANKING WITH YOUR COMPUTER

- View Account Balances and History
- View Credit Card Balances, Charges and History
- See Cleared Checks
- Access your statements anytime with eStatements
- Send yourself reminders using eAlerts
- Apply for Loans
- Pay your bills with Bill Pay
- Send money using P2P Powered by Paypal
- Transfer between North Coast Accounts
- Transfer to and from Accounts at other Institutions
- Personal Finance Manager
- Make Loan Payments
- Contact us with Secure eMail. We will get back to you the next business day.

### MOBILE BANKING WITH YOUR SMART PHONE

- View Account Balances and History
- View Credit Card Balances, Charges and History
- See Cleared Checks
- Pay your bills with Bill Pay
- Send money using P2P Powered by Paypal
- Transfer between North Coast Accounts
- Transfer to and from Accounts at other Institutions
- Make Loan Payments



### MOBILE CHECK DEPOSIT

Deposit your paper checks using your Smart Phone without Mobile Check Deposit.

### MOBILE WALLET

Apple Pay, Android Pay and Samsung Pay

### AUTOMATED PHONE BANKING

Bank anytime with our Automated Telephone System. Available in English and Spanish.

### Whatcom County

1-360-733-3000

### Toll Free

1-877-304-4728

### Northwest Branch

1-866-595-0061

### Skagit County

1-360-395-4000

## OTHER NORTHCOAST SERVICES

As a member of North Coast Credit Union, take advantage of these additional services:

- Free Notary Service
- Full Service Local Contact Center
- Balance Financial Fitness program
- Domestic and Foreign Wire services
- Cashier Checks
- Direct Deposit
- DACA Loans
- Federal Deposit Insurance with National Credit Union Share Insurance Fund up to \$250,000



North Coast Members receive \$2,000 of truStage AD&D insurance at no cost. truStage will mail information with instructions on how to register for this coverage.

### FOLLOW US ON SOCIAL media:



[FB.com/NorthCoastCreditUnion](https://www.facebook.com/NorthCoastCreditUnion)



[Twitter.com/NorthCoastCU](https://twitter.com/NorthCoastCU)



[Instagram.com/NorthCoastCU](https://www.instagram.com/NorthCoastCU)

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