

ONLINE & MOBILE BANKING

Enjoy the convenience of banking on your Smart Phone or Personal Computer.

View Account Balances & 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 Bills with Bill Pay

Transfer Between North Coast Accounts

Make Loan Payments

Contact Us with Secure eMail

We will get back to you the next business day

MOBILE CHECK DEPOSIT

Deposit your paper checks using your SmartPhone

MOBILE WALLET:   

AUTOMATED PHONE BANKING

Manage your accounts using Voice or Text! Available in English and Spanish

Whatcom County (360) 733-3000

Skagit County (360) 395-4000

Toll Free 877-304-4728

OTHER NORTH COAST SERVICES

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

Free Notary Service

Local Member Service Contact Center
800-696-8830

Domestic and Foreign Wire Services

Cashier Checks

Direct Deposits

DACA and Citizenship Loans

Federal Deposit Insurance with National Credit Union Share Insurance Fund up to \$250,000

FREE AD&D Insurance

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

 NorthCoastCreditUnion

 NorthCoastCU

 NorthCoastCU



PRODUCTS & SERVICES

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

ESTABLISHED 1939

Profits are returned to our members in the form of better rates, lower fees and valuable services.

Membership is open to anyone who lives, works, attends school or worships in Washington State.



northcoastcu.com | 800-696-8830

CHECKING ACCOUNTS

FREE CHECKING*

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

INTEREST BEARING CHECKING*

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

SMART BENEFITS*

Take Advantage of your FREE Smart Benefits.

- Earn 3.90% APY on the first \$1,000 in your account
- Save \$15 on each Courtesy Pay overdraft
- No Annual Fee on BIG Rewards Credit Card
- No Annual Fee on IRA Accounts
- No Annual Fee on Lines of Credit

Qualify for Smart Benefits

- Use eStatements
- One or more Direct Deposits each month
- Use North Coast Credit/Debit card at least once a month

MONEY MARKET CHECKING

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

COURTESY PAY*

Courtesy 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 Courtesy Pay you will be charged a \$25 fee and we expect you will bring your account into a positive balance within 35 days. Ask 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 at northcoastcu.com

SAVINGS ACCOUNTS

SAVINGS

- Free Account
- \$5 minimum deposit
- Includes 6 out-of-branch transactions/mo.

*\$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 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
- Deposit of \$25 or more

MONEY MARKET SAVINGS*

- \$100 minimum deposit to open
- Includes 6 out-of-branch transactions/mo.

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

HEALTH SAVINGS ACCOUNTS*

- Free Account
- No min. 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.



NORTH COAST 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. **We love to say YES!**

- **Auto Loans** – Featuring the same low interest rate for used and new 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 and Citizenship Loans**

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

NORTH COAST CREDIT CARDS

- Choose from a simple No Annual Fee Card or a BIG Rewards Card with a small annual fee**
- No Fee Cash Advances at North Coast ATMs
- BIG Reward Card offer 1% Cash Back or uses points for Travel & Merchandise

*Credit Cards are approved based on qualification.

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



BUSINESS LOANS

YES! We have business loans

NORTH COAST NO FEE ATMS

ATMs at all North Coast branches accept deposits and dispense exact change: **\$1, \$5, \$10, \$20 bills.**

There is an additional NO Fee North Coast ATM in the Whatcom County Courthouse.

As a member of the CO-OP Network our members have access to over 30,000 No Fee ATMS across the country. Find CO-OP Network ATM online at northcoastcu.com.

