

# AlaskaUSA<sup>®</sup> check here!



## Choose Alaska USA and save!

Open a new personal checking account with Alaska USA and get your first box of <b>checks</b> FREE.	<b>\$13.60</b>
Alaska USA doesn't charge <b>per-check fees</b> regardless of how many you write per month. Financial institutions that do assess per-item fees typically start charging after your first 12 checks each month, and the fee is around 56 cents per extra check! If you wrote an average of 15 checks a month (three over the limit), you'd wind up shelling out \$20.16 a year!	<b>\$20.16</b>
Alaska USA's <b>monthly maintenance fee</b> is just \$5 – even for an account that earns dividends – and there's no fee if you are a young adult, have direct deposit, or maintain the required minimum balance. The average bank fee for an interest-bearing account is \$10.74, which is an extra \$68.88 over the course of a year.	<b>\$68.88</b>
At Alaska USA, the <b>fee for Non-Sufficient Funds (NSF)</b> is \$20, which is \$7.40 less than the national average. The typical checking account holder without overdraft protection writes five NSF checks per year, and would pay, on average, an extra \$37.	<b>\$37.00</b>
Need to <b>stop payment</b> on a check? It'll cost you an average of \$27.90 at another financial institution, but there's no charge at Alaska USA when you place a stop payment online through UltraBranch <sup>®</sup> .	<b>\$27.90</b>
More and more banks are charging their own customers an <b>ATM transaction fee</b> each time they withdraw money from another bank's ATM – around \$1.65 per transaction. That's an extra \$39.60 a year if you withdraw money from another ATM just twice a month. Alaska USA doesn't charge its cardholders when they use an Alaska USA ATM or debit card – regardless of the ATM used.	<b>\$39.60</b>
Consumers are using <b>debit cards</b> for around 30% of their retail spending and some financial institutions <b>charge an average of 75 cents each time the card is used</b> . That would cost \$36 a year if you used your PIN just four times a month! Alaska USA does not charge transaction fees for Visa <sup>®</sup> Check Card usage, no matter how you use it.	<b>\$36.00</b>
Want to <b>pay all your bills online</b> with just a few simple clicks? Use Alaska USA Bill Pay to make 1-15 payments each month and there is no charge! Buying that many stamps will cost you \$75.60 a year! (Already online? Most other online bill providers charge a fee for this kind of service – typically around \$6 a month!)	<b>\$75.60</b>
<b>Total Savings</b>	<b>\$318.74</b>

Note: Fees compiled from Bankrate.com, the Federal Reserve Report to Congress on Retail Bank Fees, Federal Reserve Report to Congress on Disclosure of Point-of-Sale Debit Fees, and a survey by the New York Public Interest Research Group.

## Plus! FREE extras



### Visa Platinum Credit Card

When you use Alaska USA checking, the annual fee for your Alaska USA Visa Platinum Credit Card is waived. Reward yourself with low fixed rates and points redeemable for travel and merchandise.



### Visa Check Card

Your free Visa Check Card makes it easy for you to access your checking account – even when you shop online or travel internationally!



### Checks

Your first box of checks is free! Choose from three styles: Blue Safety, Arctic, or a distinctive wildlife design created especially for Alaska USA members.



### 24/7 account access

UltraBranch account access gives you control over your accounts – just call or log in and you can transfer funds, order stop payments, and even view and print cancelled checks online.

Use Alaska USA Bill Pay to make 1-15 payments a month for free! Schedule bills to be paid online – in as little as one business day!

# AlaskaUSA<sup>®</sup> check here!

## Easy as 1, 2, 3, 4

### 1

#### Open your Alaska USA checking account.

- Choose account type
- Free ATM or Visa Check Card
- Free UltraBranch online service
- Order new checks
- Overdraft protection

#### Checking account types:

- Convenience Checking** – Free with direct deposit.
- Relationship Checking** – Free with \$500 minimum balance in checking or any associated share or loan account. Also free for members age 16 to 25.
- Investor Checking** – Free with \$1,000 minimum balance and earn dividends!

#### Additional related services:

- Automatic transfers between your accounts at Alaska USA
- Bill Pay

You may begin using your new Alaska USA checking account right away!

### 2

#### Do you have direct deposit?

##### Yes.

Change your direct deposit(s) by sending the “**Direct Deposit Change Notice**” to:

- Employer
- Benefits provider(s)
- Social Security
- Retirement benefits
- Other

##### No, but I'd like to set it up.

- If direct deposit is offered by your employer, submit a “**Direct Deposit Application**” to your payroll department or use their custom form.
- For Social Security or other benefits, check with your provider for their specific form.

### 3

#### Do you have automatic payments?

##### Yes.

Send the “**Transfer Automatic Payment**” form to your service providers to transfer:

- Utilities
- Insurance premiums
- Subscriptions
- Credit cards
- Mortgage
- Loans
- Other

##### No.

- Go to Step 4.

### 4

#### Finalizing the details.

- Shred your old checks and stop using your old account right away for ATM withdrawals, bill paying, etc.
- Reconcile your old account, making sure that all transactions have cleared. This can take up to 30 days.
- Check UltraBranch periodically to make sure direct deposits and automatic payments have been moved.
- Send the “**Account Closure Notice**” to your former financial institution.



Switch your checking account to Alaska USA  
with these easy forms:

### **Direct Deposit Change Notice**

Helps you easily change your direct deposit from your previous financial institution to Alaska USA. Two forms per page allow you to send instructions to multiple companies or organizations that automatically deposit funds to your existing account. Just complete, print, sign, cut and send!

### **Transfer Automatic Payment**

Fill out this form to give your new Alaska USA account information to merchants and payees that are automatically withdrawing funds from your account at your previous financial institution. Two forms per page allow you to send instructions to multiple payees. Just complete, print, sign, cut and send!

### **Account Closure Notice**

Send this notice to your previous financial institution to close your old account. Remember to make sure your old checks have cleared and that your direct deposits and automatic payments have been switched over to your Alaska USA account. Just complete, print, sign and send!

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**Don't have your Alaska USA checking account set up yet?**

**It's easy!**

Stop by a branch, call the Member Service Center or open your account online through UltraBranch.

## Direct Deposit Change Notice

*Send this completed form to any company or organization that is automatically depositing funds to your existing account.*

To: \_\_\_\_\_:

Please discontinue sending my automatic direct deposit to my previous financial institution. I would like to send the same deposit to my account at Alaska USA Federal Credit Union.

Previous Financial Institution			Member Information		
Name of Institution			Name		
Account #			Social Security Number		Daytime Phone Number
Address			Address		
City	State	Zip	City	State	Zip

Authorization	New Financial Institution
<p>I authorize my direct deposit to be sent to my new Alaska USA account. I have attached a copy of a voided check for reference. This authorization will remain in effect until I send written notice of change or cancellation.</p> <p>Please make this change effective: _____</p> <p>Signature _____ Date _____</p>	<p><b>Alaska USA Federal Credit Union</b>                      P.O. Box 196613                      Anchorage, AK 99519-6613                      563-4567 in Anchorage                      (800) 525-9094 outside Anchorage</p> <p><b>Routing # 325272021</b></p> <p><b>Account #</b> _____</p>

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# Transfer Automatic Payment

Send this completed form to any merchant/payee that is automatically withdrawing funds from your existing account.

To (Merchant/Payee): \_\_\_\_\_:

Please discontinue withdrawing my automatic payment from the account at my previous financial institution and begin withdrawals from my new account at Alaska USA Federal Credit Union.

Previous Financial Institution			Member Information		
Name of Institution			Name		
Account #			Social Security Number		Daytime Phone Number
Address			Address		
City	State	Zip	City	State	Zip

Authorization	New Financial Institution
I authorize you to redirect future automated payment withdrawals to my new Alaska USA account.  Please make this change effective: _____  Signature _____ Date _____	<b>Alaska USA Federal Credit Union</b> P.O. Box 196613 Anchorage, AK 99519-6613 563-4567 in Anchorage (800) 525-9094 outside Anchorage  <b>Routing # 325272021</b> <b>Account #</b> _____

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# Account Closure Notice

*Send this completed form to your previous financial institution.  
Be sure that all checks have cleared and that you have transferred all  
automatic payments and direct deposits to your new account at Alaska USA.*

## Account Information

Name		
Social Security Number	Daytime Phone Number	
Address		
City	State	Zip

## Instructions and Authorization

**Please close the following account(s) with your institution:**

Account # _____	<input type="checkbox"/> Checking	<input type="checkbox"/> Savings	<input type="checkbox"/> Money Market	<input type="checkbox"/> Other _____
Account # _____	<input type="checkbox"/> Checking	<input type="checkbox"/> Savings	<input type="checkbox"/> Money Market	<input type="checkbox"/> Other _____
Account # _____	<input type="checkbox"/> Checking	<input type="checkbox"/> Savings	<input type="checkbox"/> Money Market	<input type="checkbox"/> Other _____
Account # _____	<input type="checkbox"/> Checking	<input type="checkbox"/> Savings	<input type="checkbox"/> Money Market	<input type="checkbox"/> Other _____

**Please send any funds remaining in these accounts to my account at Alaska USA:**

**Alaska USA Federal Credit Union**  
P.O. Box 196613  
Anchorage, AK 99519-6613  
563-4567 in Anchorage  
(800) 525-9094 outside Anchorage

**Account #** \_\_\_\_\_

**Please send any funds remaining in these accounts to me at the following address:**

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

**I will withdraw the remaining funds.**

Signature \_\_\_\_\_

Joint owner signature (if applicable): \_\_\_\_\_

Date \_\_\_\_\_