

SAVINGS/CHECKING ACCOUNTS

CLASSIC CHECKING

Sign up for a Harbor Pointe Classic Checking Account and you will appreciate the savings. This checking plan has no minimum balance requirement, no per-item charge and comes with a Debit MasterCard. There are no monthly maintenance fees. Also apply for our other checking services, including Line of Credit, Overdraft Protection, Direct Deposit and more.

VIRTUAL CHECKING

Virtual Checking is a popular checking account without the paper.

How It Works: Carry the Harbor Pointe Debit MasterCard. No minimum balance required. Enroll in direct deposit, sign up for Online Banking, eStatements and Online Bill Pay. All of these services are found in our Online Banking site and are free with your Virtual Checking Account.

EARN SUPERIOR REWARDS BENEFITS

You will earn even more valuable benefits when you become a Superior Rewards Member!

- .05% higher dividend rate paid on Money Market and IRA Savings Accounts
- .25% higher dividend paid on Share Certificates
- .50% off consumer installment loan rate (non-real estate)
- Classic Visa® With Score Card Rewards*
- No fee to purchase Harbor Pointe Visa Gift Cards (limit 2 per month)

2 easy ways to qualify:

- Checking account with 10 debits or more per month
- Checking account with 5 debits per month and a direct deposit to checking of \$300 or more each month

**Upon credit approval*

PRIMARY SAVINGS

The Primary Savings Account is a no-fee account. When you open a Harbor Pointe Savings Account (with a minimum deposit of \$5.00) you automatically start earning dividends on your account and become a member/owner of Harbor Pointe Credit Union. Once you are a member, you're welcome to use all of the services that we offer.

\$SMART \$SAVER

A plan specifically designed for our youngest members, the Harbor Pointe's \$SMART \$SAVER Account teaches children the value of a dollar and makes saving money fun! \$SMART \$SAVER accounts come with an exclusive higher dividend rate so children can watch their money earn money. Children from birth to 11 years old receive a special \$SMART \$SAVER Passbook when they open this account.



- Open an account with \$5 in savings and get a free piggy bank
- Child gets a passbook to watch their savings grow
- Child receives a star in passbook each time they make a deposit. Collect five stars for a fun prize
- Free coin counting too

TEEN ACCOUNTS

Harbor Pointe teen accounts help prepare for first jobs, as well as college. Teens 16 and older can open a free Virtual Checking account*, no minimum balance required.

- No monthly service charge
- Free debit card
- Free mobile access
- Free online bill pay

**Adult co-applicant required for anyone under 18 years old.*

CERTIFICATES

Harbor Pointe offers many choices when investing in certificates. We offer terms as little as 6 months up to 48 months. Rates are tiered based on how much money you use to open the certificate. Superior Rewards members receive .25% above current rates.

We also offer IRA Certificates with the same rates and terms. Whether it's short-term investing or investing for retirement, we have a certificate for you!

12 MONTH DREAM BUILDER CERTIFICATE

With the 12 Month Dream Builder Certificate, it's easy to save for some of life's special moments - big or small. The Dream Builder is a great option to save for:

- College Education
- Special Vacation
- Wedding
- Down payment on house or vehicle
- Taxes

How It Works: Start with a minimum balance of \$100 in your new Dream Builder Certificate. You will earn a .25% higher rate than current primary savings rate while you are reaching your personal Dream Builder Certificate goal.

Make bi-weekly or monthly automatic transfers or cash deposits of \$25 or more until you reach your goal within the first 12 months. After the initial 12 month term, the certificate automatically transitions to a traditional 12 month certificate at the current 12 month certificate rate.

IRA SAVINGS

Harbor Pointe's IRA Savings Account requires no minimum deposit and no annual administrative fee. Your funds are insured separately from your other savings accounts for up to \$250,000 by the NCUA. Open a Traditional, Roth or Coverdale IRA today. Superior Rewards Members receive .15% high rate on IRA Savings.

CHRISTMAS CLUB SAVINGS

Our Christmas Club is an early way to save for gifts and holiday fun. There is no minimum balance requirement. Your Christmas Club funds are transferred to your Primary Savings account Oct. 31, for early holiday shopping.



DREAM ACCOUNT SAVINGS

Our Dream Account helps you save for your dream - whether it's a long overdue vacation, a new car or anything else - by keeping your money in an account separate from your Primary Savings. You can have more than one dream account. Each one can be personalized with a name you choose and will show separately on your statement.



HEALTH SAVINGS ACCOUNT (HSA)

A HSA is designed to cover individual or family expenses for those with a high deductible health plan in place. HSAs are a great way to take control of your medical expenses while seeing both tax benefits and reduced premiums.

- **Affordability** - High health insurance policy deductibles mean lower premiums
- **Extra Savings** - Save any unused contributions. Your HSA unused balance carries over from year to year
- **Portable** - Take your HSA with you when you change jobs or move. Even if your employer has contributed funds to your account, the money you accumulate in your HSA is yours
- **No Fee** - Harbor Pointe does not charge any fee for holding your HSA

MONEY MARKET SAVINGS

A Harbor Pointe Money Market Account offers a higher interest rate on larger balance savings. Money Market accounts offer tiered rates, meaning the higher your balance is, the higher the dividend rate earned. The minimum balance requirement of a Money Market Account is \$2,500. The minimum deposit to a Money Market Account is \$100, and the minimum withdrawal is \$250. Dividends are posted monthly. As an extra benefit Superior Rewards members earn an extra .05% above posted rates.

OTHER SERVICES

DEBIT MASTERCARD

All checking accounts come with our convenient Debit MasterCard. Use this card surcharge free at the 24 hour ATM machines located at all of our offices. All transactions come directly out of your checking account.

POPMONEY

Sending money to your friends and family is safe and simple with our Popmoney personal payment service. With a mobile phone number or email address, you can electronically transfer money from your account directly to a friend or family members account.

PERSONAL FINANCE MANAGER

Bring your accounts, whether at HPCU or another financial institution, into a single location. Give yourself full control and simplify your life by being able to see all of your deposit accounts, loans, credit cards, investments, and mortgages in one place. Track monthly spending budgets and savings goals to help you better gain control over your finances.

TRANSFER NOW

Securely move money from your HPCU account to an account at another financial institution. Make one-time transfers, recurring transfers, or future dated transfers to and from accounts at other financial institutions.

Visa® Credit Cards

Harbor Pointe Credit Union offers our members two valuable credit card options.



Premier Black Visa® - Everyday low interest rate

Classic Visa with Rewards®* - Everyday low interest rate plus ScoreCard Rewards program to earn points for travel merchandise and more!

Benefits of our credit cards include:

Low Interest Rate: Many national card companies offer a 0 interest rate introductory offer then lock you into a high interest rate once the introductory term is over. We keep our rates low every day. If you would like us to review your current cards with you stop in our give us a call.

No Balance Transfer Fee: Unlike many credit card companies out there, we do not charge you a fee to transfer higher interest rate cards over to your Harbor Pointe Visa®. Let us help you consolidate high rate cards over to your Harbor Pointe Visa®.

Free Perks: If you like perks with your credit card you will love our Classic Visa® with ScoreCard Rewards* program. Earn a point for every dollar you spend! Redeeming points is simple and you can use them for such things as airline travel, hotel stays, car rentals, gift cards and merchandise! Points never expire!

No Annual Fee: We do not charge an annual fee on either of our credit cards.

Share Secured Card: Just starting out with no credit or trying to rebuild good credit. We offer share secured Visa cards. No credit check is needed. This is an excellent option for students heading to college or anyone trying to establish credit. Ask us for details!

*An active checking account is required for a Classic Visa(c) with ScoreCard



Harbor Pointe
CREDIT UNION

Savings & Checking Accounts

Questions?

For more information or assistance with any of these services or our other financial products, call 218-722-9242 or contact one of our three convenient locations.

Serving you from three convenient locations

Downtown
722.9242
11 W 2nd St
Duluth, MN 55802

Kenwood
724.8218
1515 Kenwood Ave
Suite 200
Duluth, MN 55811

Miller Hill
279.3828
4433 Trinity Rd
Duluth, MN 55811

Toll Free: 800.378.3828

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www.hpcu.us

Personal Savings and Checking



Certificates • IRAs • Money Market




Harbor Pointe
CREDIT UNION