

DuTrac's EcoPlus Account features:

- **.25% lower loan rate on all future secured consumer loans** (excluding mortgages)
- **.25% higher deposit rate on all future Certificates of Deposit**
- **Free custom checks** (first order of 150)
- ***Up to \$100 for your ACH payments** - (earn \$10 for each automatic payment you set up within the first 90 days of opening your EcoPlus Account) (i.e. - gas, electric, water, phone, cable, etc.)¹
- **ATM surcharges rebated** (\$10 per statement cycle, member initiated, 60-day limit from the time of the charge)
- **Free debit card with unlimited transactions** (PIN based and signature based)
- **Low balance E-Alerts** (get notified when your checking balance is low)
- **Free online BillPayer**
- **Overdraft Protection** (from a line of credit or transfer from share savings)
- **Free AccessLine** (telephone banking)
- **Free early fraud detection** (a system that actively monitors your DuTrac credit card / debit card)
- **Free identity theft resolution services** (i.e. - assistance filing a police report or fraud victim affidavit, assistance handling all documentation and phone calls to resolve the case, and your own personal advocate for ongoing education and tips)
- **Electronic promotion and rate alerts**
- **One free annual credit report** - (to help save you money and protect your financial future)

THIS NOTICE IS REQUIRED BY LAW

You have the right to a free credit report from AnnualCreditReport.com or (877) 322.8228, the ONLY authorized source under federal law.

If you have further questions regarding DuTrac's new EcoPlus Account, please contact one of our highly qualified financial services consultants by e-mail at members@dutrac.org, in person at any of our ten convenient locations, or by phone at (563) 582.1331, or (800) 475.1331.

¹Terms and conditions may apply. Contact a financial services consultant for details. Automatic payment bonus will be deposited into members account 90 days after account opening. EcoPlus Account Annual Percentage Yield (APY) of 0.00%. 0.00% APY is offered for the life of the account. No minimum balance and no minimum deposit is required to open the EcoPlus Account. EcoPlus Account requires member to subscribe to e-Statements and establish a recurring direct deposit.

²These terms are representative only, and are only used to illustrate the affect of a .25% discount on a standard consumer loan. Contact a financial services consultant to see what terms you may qualify for.

³These terms are representative only, and are only used to illustrate the affect of a .25% increase on a standard three year Certificate of Deposit. Contact a financial services consultant to see what terms you may qualify for.

⁴Certificate example APY rate is accurate as of date of publication (03/01/10). \$1,000 minimum balance is required to earn advertised APY on example certificate. No minimum deposit required to open EcoPlus Account. Fees could reduce the earnings on the account, if applicable. Rates may vary depending on the term of the Certificate of Deposit. We may impose a penalty of 180 days interest if you withdraw any/all of the funds before the maturity date. This certificate example is reflective of the dividend rate being compounded quarterly.

⁵No down payment required.



Your DuTrac
Community Credit Union
(((dutrac.org)))
with MobileLink



Federally Insured by NCUA



EcoPlus
Account
Checking, plus
a whole lot more.



EcoPlus Account

EcoPlus Account is not just about being green in terms of automated services, but also being green in the sense of sustainability. EcoPlus will sustain the financial needs of members as members' needs change – and grow. The account has an element related to loans, to savings, to ATM usage, identity theft, debit cards and other products. More importantly, like any green living thing – **it can grow**. Grow, in a sense the EcoPlus Account has the ability to add new features and services to meet the needs of a member's many life phases.

To be eligible for DuTrac's EcoPlus Account, you must subscribe to electronic statements and have a recurring direct deposit with DuTrac. In addition to promoting "greener" habits, this account has no minimum balance requirements or monthly maintenance fees. EcoPlus is an all-inclusive checking account that is flexible and sustainable - **meeting the ever-changing needs of DuTrac's members.**

An example of the EcoPlus Account in comparison with other financial products in the market.

EcoPlus Account:

To qualify: subscribe to e-Statements and establish a recurring direct deposit with DuTrac. ***It's that simple!***

Cash Rewards Checking: (example rate from competitor)

Must have 15 signature-based debit card transactions each month to qualify otherwise you earn .25% APY and ATM fees are not rebated. Must also have e-Statements, a valid e-mail address and a direct deposit to qualify.

EcoPlus lending discount on consumer loan:

lowering the rate .25% to 4.49% APR for 48 months.^{2,5}

| | |
|----------------------|-------------|
| Amount financed: | \$20,000.00 |
| Monthly payment: | \$455.98 |
| Total payments: | \$21,887.04 |
| Total interest paid: | \$1,887.04 |

Not only are the monthly payments lower, but DuTrac ***members have saved \$108.00 in interest!***

.25% decrease good for all future consumer secured loans.

Standard consumer loan at 4.74% APR for 48 months.

| | |
|----------------------|-------------|
| Amount financed: | \$20,000.00 |
| Monthly payment: | \$458.23 |
| Total payments: | \$21,995.04 |
| Total interest paid: | \$1,995.04 |

EcoPlus 36 month Certificates of Deposit .25% increase.³

| | |
|--------------------------------|-----------------------------|
| Initial deposit: | \$30,000.00 |
| Length of CD: | 3 years (36 months) |
| Annual Percentage Yield (APY): | 2.554% ⁴ |
| Dividend rate: | 2.530% (compound quarterly) |
| Ending balance: | \$32,357.91 |

DuTrac members have earned an extra \$517.08.

.25% increase good for all future CDs.

Standard competitive 36 month Certificates of Deposit

| | |
|--------------------------------|-----------------------------|
| Initial deposit: | \$30,000.00 |
| Length of CD: | 3 years (36 months) |
| Annual Percentage Yield (APY): | 2.005% |
| Interest rate: | 1.990% (compound quarterly) |
| Ending balance: | \$31,840.83 |

Checking, plus a whole lot more.