

## SAVINGS

*Savings options to secure your future*

### SHARE SAVINGS:

The Share Savings account establishes your Cobalt CU membership. It represents your ownership of the credit union and gives you full member benefits.

### MONEY MARKET/PREMIERE MONEY MARKET:

Perfect for people who desire higher yields, but need ready access to their money. If you keep \$25,000 or more in balances, you can earn even higher interest rates.

## INVESTMENTS

*Investment options to grow your funds*

### CERTIFICATES:

Term-based accounts that have a fixed rate. They are a safe investment for money you don't need to access regularly.

### VACATION/HOLIDAY CLUB:

These high yield, term-based accounts mature on May 1st and November 1st, just in time for summer vacation or the holidays.



Visit [cobaltcu.com](https://cobaltcu.com)  
for current rates.

## VIDEO BANKING

*Face-to-Face Banking anywhere*

### BANK WHERE YOU ARE:

Don't have time to make it into a branch? Our live assistants can help you via video chat from the convenience of your own home, car or anywhere you are. Apply for loans, open new accounts, sign forms and many other things you would in a branch, directly from your mobile device or desktop. Ask us about our products and services. See you soon!



## LENDING

*Lending options to assist you in your financial goals*

### CREDIT CARDS:

Choose from our Platinum Visa® personal credit card or start earning rewards with our Max Cash Preferred or Everyday Rewards Visa® cards. Enjoy the power of Visa® along with the convenience of contactless cards and zero fraud liability.†

### PERSONAL LOANS & LINES OF CREDIT:

If you need access to some extra cash - whether for a major purchase or for something unexpected - a personal loan or line of credit may be right for you.

### HOME LOANS:

Whether you're buying a new home or looking to refinance, we have an option for you. Our Mortgage Loan Officers will guide you through every step of the loan process.

### HOME EQUITY LOANS & LINES OF CREDIT:

A Home Equity Loan or Line of Credit allows you to borrow against the equity you've built in your home. These lending solutions are perfect for home improvements, consolidating debt or paying for unexpected expenses.

† You won't be liable for fraudulent purchases when your card is lost or stolen.



# PERSONAL BANKING

Banking accounts that fit your lifestyle





### Members get more with Cobalt checking.

*Higher yields. No Monthly Fees.  
Simple choices. Cobalt checking accounts  
give you more of the benefits you want.*

- ✓ 3.25% APY\* premium dividend
- ✓ Earn the Premium APY on balances up to \$20,000.
- ✓ Earn 0.15% APY on balances over \$20,000 or any requirements not met.
- ✓ 2 free foreign ATM withdrawals per month\*\*

#### Requirements

- Average daily balance of \$2,500
- 15 debit card purchases monthly with a minimum spend of \$500.
- Minimum of one monthly \$500 direct deposit
- e-Statements

\*Annual Percentage Yield. Rates subject to change after account opening. APY is accurate as of 07/01/2023. Fees may reduce earnings. Minimum opening deposit of \$25.

\*\*Non-Cobalt ATM transactions do not include Cobalt ATMs. Does not include surcharge imposed by the owner (other than Cobalt) of the ATM. Applies to primary tax owner's debit card.



- ✓ 1.50% APY\* premium dividend
- ✓ Earn the Premium APY on balances up to \$10,000.
- ✓ Earn 0.15% APY on balances over \$10,000 or any requirements not met.
- ✓ 2 free foreign ATM withdrawals per month\*\*

#### Requirements

- 10 debit card purchases monthly with a minimum spend of \$250.
- Minimum of one monthly \$500 direct deposit
- e-Statements

\*Annual Percentage Yield. Rates subject to change after account opening. APY is accurate as of 7/1/2023. Fees may reduce earnings. Minimum opening deposit of \$25.

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## FREE

#### Benefits for ALL Checking Accounts:

- ✓ No monthly maintenance fee
- ✓ Instant issue debit card
- ✓ Debit Card Round up
- ✓ Over 30,000 ATMs Nationwide
- ✓ Online bill pay
- ✓ Mobile & Online Banking
- ✓ ITM & Video Banking

- ✓ 2 free foreign ATM withdrawals per month if requirements are all met.\*\*

#### Requirement

- e-Statements
- Minimum opening deposit of \$25

\*\*Non-Cobalt ATM transactions do not include Cobalt ATMs. Does not include surcharge imposed by the owner (other than Cobalt) of the ATM. Applies to primary tax owner's debit card.

## THE COBALT DIFFERENCE

#### WE WORK FOR YOU:

*We're member-owned and focused on your best interest. Because of our structure, we're able to offer higher returns on deposits, lower rates on loans and fewer fees on your account.*

#### COMMUNITY INVOLVEMENT:

*Cobalt is deeply rooted in the communities we serve. By becoming a member, you contribute to the local economy and support initiatives that uplift our neighbors, schools, and local businesses.*

#### ACCESS TO EXCLUSIVE BENEFITS:

*As a Cobalt member, you receive additional perks, such as discounted rates on insurance, free financial education resources, and access to the Love My Credit Union Rewards program. Maximize your membership and enjoy the extras that come with it!*

