# of Interest... QCU Membership

[www.qualstarcu.com/membership]

Scan for Info



We're a Credit Union...and that means something!

Qualstar Credit Union is owned by our members, not by stockholders. So, although we give you all the services a bank does, the only people who profit are those who worked for the money in the first place—our members.

Qualstar products and services are easy to use and affordably priced, allowing you to keep more of your hard-earned money. Take a look and decide what's best for you—then get ready to receive the service you deserve.

Savings & Checking Accounts[1]

Savings Accounts: Our basic account, with no minimum to earn dividends.

Checking Accounts: Convenient access to your funds AND earn dividends.

Money Market Accounts: A competitive rate and $1,000 minimum balance, or enroll in e-Statements for our higher-rate Premier Money Market account.

Youth Accounts: Teach your children the benefit of wise spending and saving, and have fun doing it!

Share Certificates: Similar to a CD, these accounts earn higher yields depending on the term you choose.

Individual Retirement Accounts: Help you put money away for retirement.

Loans & Credit Cards[2]

New & Used Auto Loans: For purchase or move your existing loan to us for a lower rate and payment.

Visa® Credit Cards: Low rates, great service and convenient and realistic terms--with rewards or without.

Mortgage Loans: Term options, knowledgeable staff and local servicing.

Equity Loans: Use the equity in your home to remodel, travel, consolidate debt and more!

Boat, RV, Motorcycle, and Other Motorized Vehicle Loans

Personal Loans and Lines of Credit: For *anything* that might come up, we have you covered!

Access & Convenience

Qualstar offers a variety of services designed to make your banking easy and convenient, all at no cost to you.

Online Services: Check your balance, transfer money, deposit checks, pay bills, apply for loans, get eStatements--even check your credit score and report, for free and without affecting your credit.

Payroll Deduction/Direct Deposit: Deposit all or a portion of your paycheck or government check electronically.

Branches: Four Puget Sound locations and a network of thousands of Co-op Shared Branches nationwide.

Call Center: Monday through Friday 8 am to 6 pm and Saturday: 9 am - 4 pm.

Rates, terms, and fees subject to change without notice.
[1]See Accounts Rate and Fee Schedule at www.qualstarcu.com/account-rates-fees for additional information.
[2]See Loan Rate & Fee Schedule at www.qualstarcu.com/loan-rates-fees for additional information. Loan approval, term, and rate received are based on the applicant's credit qualifications and Qualstar's lending guidelines. Not all applicants will qualify and not all borrowers will qualify for the lowest rate.

For more information about the benefits of membership...

- Go to **www.qualstarcu.com**
- Call us at **1-800-848-0018**
- Visit any of our **branch locations**

QUALSTAR® CREDIT UNION

1-800-848-0018
www.qualstarcu.com

This credit union is federally insured by the National Credit Union Administration.
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