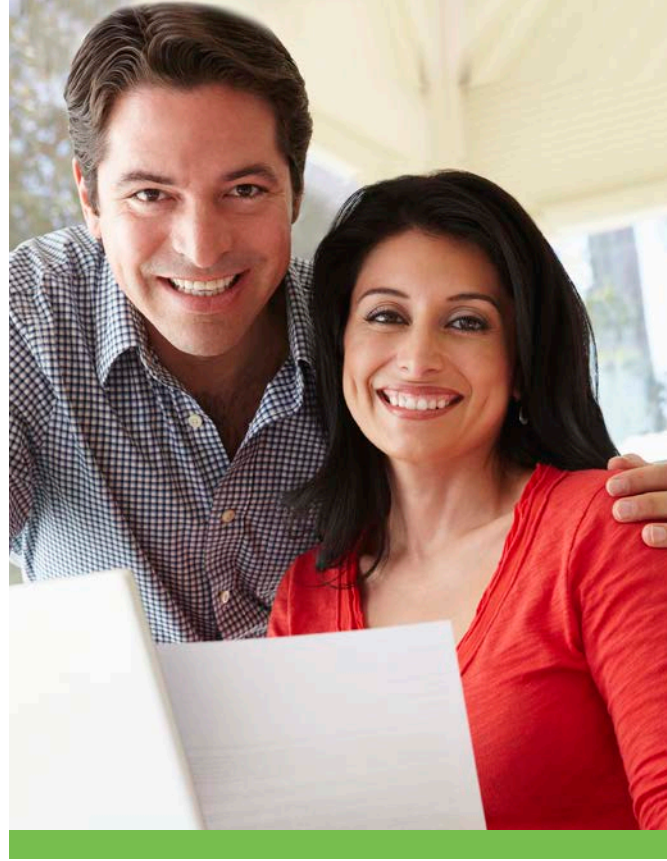


Checking Accounts



800-337-3328, Option 5



Secure Your Peace of Mind

You work hard for your money,
and you know it makes sense
to protect it and save it.

Our checking accounts help keep
your money safe and offer sound
money-saving benefits, so you
can feel secure.



Be Safer. Spend Smarter. It's Simple!

Our Checking accounts make it simple to keep your family finances safer and take advantage of smart discounts on financial services and everyday purchases.



	Momentum One Checking	Momentum Plus Checking	Prime Checking
Purchase Rebates	\$0.05 for each debit card transaction ≥ \$25 (Monthly maximum rebate is \$3)	\$0.05 for each debit card transaction ≥ \$25 (Monthly maximum rebate is \$3.50)	\$0.05 for each debit card transaction ≥ \$25 (Monthly maximum rebate is \$4)
Financial Features	<ul style="list-style-type: none"> Free Debit MasterCard® Free Rewards® (Debit Card Rewards Program) Unlimited Check Writing One Free Box of Checks Per Year Free Online Banking Mobile Banking¹ Free Trends (Personal Financial Management Tool) Bill Pay² Courtesy Pay (Overdraft Protection)² Popmoney® (Person to Person Payment Service) Account Alerts Dividend Earning Account³ 	<ul style="list-style-type: none"> Free Debit MasterCard® Free Rewards® (Debit Card Rewards Program) Unlimited Check Writing One Free Box of Checks Per Year Free Online Banking Mobile Banking¹ Free Trends (Personal Financial Management Tool) Bill Pay² Courtesy Pay (Overdraft Protection)² Popmoney® (Person to Person Payment Service) Account Alerts Dividend Earning Account³ 	<p>Includes all of the features of Momentum Plus, and the following:</p> <ul style="list-style-type: none"> Free Paper Statements Free Stop Payments Two Free Boxes of Checks Per Year (rather than 1 listed under Momentum Plus) Dividend Earning Account based on tiered balances⁴
Value-Added Benefits	<ul style="list-style-type: none"> Identity theft protection with credit file monitoring* Better protect yourself and your joint account owners with IDProtect® identity theft monitoring and resolution service⁵, that includes credit file monitoring⁶ and alerts of key changes with Equifax®, Experian®, and Transunion®, ability to request a 3-in-1 report every 90 days or upon receipt of a credit alert, and up to \$10,000 in identity theft expense reimbursement⁷. Cell phone protection⁷ - Receive up to \$300 of replacement or repair cost for damaged or stolen phones. (Cellular telephone bill must be paid through this account.) Shopping Rewards™* - Earn cash rewards when you shop online at dozens of your favorite retailers Travel & leisure discounts* - Save big with deep discounts at thousands of local and national businesses VIP Concierge Service - Receive personal assistance with last-minute or emergency travel and flight changes, lost luggage/passport/travel documents, restaurant/theatre/sporting event reservations and even pre-trip travel advice, plus a multitude of other concierge and emergency travel services. 	<ul style="list-style-type: none"> Identity theft protection with credit file monitoring* Better protect yourself and your family with IDProtect® identity theft monitoring and resolution service⁸, that includes credit file monitoring⁶ and alerts of key changes with Equifax®, Experian®, and Transunion®, ability to request a 3-in-1 report every 90 days or upon receipt of a credit alert, and up to \$10,000 in identity theft expense reimbursement⁷. Cell phone protection⁷ - Receive up to \$400 of replacement or repair cost for damaged or stolen phones. (Cellular telephone bill must be paid through this account.) Shopping Rewards™* - Earn cash rewards when you shop online at dozens of your favorite retailers Travel & leisure discounts* - Save big with deep discounts at thousands of local and national businesses VIP Concierge Service - Receive personal assistance with last-minute or emergency travel and flight changes, lost luggage/passport/travel documents, restaurant/theatre/sporting event reservations and even pre-trip travel advice, plus a multitude of other concierge and emergency travel services. 	<ul style="list-style-type: none"> Identity theft protection with credit file monitoring* Better protect yourself and your family with IDProtect® identity theft monitoring and resolution service⁸, that includes credit file monitoring⁶ and alerts of key changes with Equifax®, Experian®, and Transunion®, ability to request a 3-in-1 report every 90 days or upon receipt of a credit alert, and up to \$10,000 in identity theft expense reimbursement⁷. Cell phone protection⁷ - Receive up to \$400 of replacement or repair cost for damaged or stolen phones. (Cellular telephone bill must be paid through this account.) Shopping Rewards™* - Earn cash rewards when you shop online at dozens of your favorite retailers Travel & leisure discounts* - Save big with deep discounts at thousands of local and national businesses VIP Concierge Service - Receive personal assistance with last-minute or emergency travel and flight changes, lost luggage/passport/travel documents, restaurant/theatre/sporting event reservations and even pre-trip travel advice, plus a multitude of other concierge and emergency travel services.

* Registration/activation required.

¹ Message and data rates may apply.

² See Fee Schedule for fee and related disclosures.

³ Earn dividends monthly, paid on full balance, if the average daily balance of greater than or equal to 499.99 is met.

⁴ This account offers tiered rates and pays dividends monthly on the full balance. Visit itcu.org for current rates.

⁵ IDProtect service is a personal identity theft protection service available to personal checking account owner(s), and their joint account owners.

⁶ Credit file monitoring from Experian and TransUnion will take several days to begin following activation.

⁷ Special Program Notes: The descriptions herein are summaries only and do not include all terms, conditions and exclusions of the Benefits described. Please refer to the actual Guide to Benefit and/or insurance documents for complete details of coverage and exclusions. Coverage is offered through the company named in the Guide to Benefit or the certificate of insurance.

⁸ IDProtect service is a personal identity theft protection service available to personal checking account owner(s), their joint account owners and their eligible family members. Family includes: Spouse, persons qualifying as domestic partner, and children under 25 years of age and parent(s) of the account holder who are residents of the same household.

Insurance Products are not insured by the NCUA or any Federal Government Agency; not a deposit of or guaranteed by the credit union or any credit union affiliate.