



The best things in life are free
...so is our checking!



A checking account is an important financial service that nearly every member uses on a daily basis. Isn't it comforting to know your credit union offers FREE checking accounts with a FREE debit card, FREE online bill pay and FREE access to MoneyDesktop (a *personal financial management tool*)?

- NO Monthly Service Fees
- NO Minimum Balance Requirements
- NO Per Check Charges
- Overdraft Transfer Protection
- Overdraft Courtesy Pay
- 24-Hour Access to Your Account through Home Banking, Mobile Banking, Text Banking and PAL
- Mobile Deposit
- ATM/Debit Card
- Direct Deposit/Payroll Deduction
- View/Print Checks Online
- FREE e-Statements
- FREE Bill Pay
- Account Alerts Via email or Your Cell Phone

FREE CHECKING

It seems like nothing is free these days, so you might be surprised that we still offer an absolutely FREE checking account to our members. That's right, there are no monthly service fees, no minimum balance requirements, unlimited check writing and no fees on checks/debits that clear.

KASASA CASH

Experience the power of Kasasa Cash and earn up to 2.50% APY* with no monthly service fee or minimum balance to earn rewards.

Kasasa Cash is a free checking account that also includes domestic ATM fee refunds*. After all, it's your cash so you should benefit the most from it. Kasasa – giving you the most for your money!

KASASA CASH BACK

Get paid cash back on what you buy. Kasasa Cash Back is a free checking account that pays you cash back on your debit card purchases (up to \$8.00 per month* with no monthly service fee or minimum balance to earn rewards). Kasasa Cash Back also includes domestic ATM fee refunds**.

Make shopping more rewarding! You earn cash back simply by using your debit card to make purchases.

Simplify your life.

Stop by one of our convenient locations and open the **FREE** checking account that works best for you!

INSTANT ACCESS TO YOUR MONEY, 24 HOURS A DAY

Use your card at any ATM that displays the STAR, CIRRUS or Visa logos. All withdrawals made from a Natco Credit Union ATM or through the Alliance One network are free.



Your credit union participates in the CO-OP Shared Branch network.

Visit co-opsharedbranch.org for a listing of all of the current locations.

Disclaimer:

Qualification Information:

To earn your rewards, the following enrollments must be in place and all transactions and activities must post and settle to your Kasasa Cash Back account during each Monthly Qualification Cycle:

Have at least 10 PIN-based or signature-based debit card purchases

Have at least one automatic payment (ACH) or direct deposit post and settle

Be enrolled in and have agreed to receive eStatements rather than paper statements

Account transactions and activities may take one or more days to post and settle to the account and all must do so during the Monthly Qualification Cycle in order to qualify for the account's rewards.

The following activities do not count toward earning account rewards: ATM-processed transactions, transfers between accounts, debit card purchases processed by merchants and received by Natco Credit Union as ATM or PIN-based, signature-based transactions and purchases made with non-Natco Credit Union issued debit cards.

"Monthly Qualification Cycle" means the current statement cycle.

Reward Information:

When Kasasa Cash Back qualifications are met during a Monthly Qualification Cycle, you will receive 4% cash back on up to a total of \$200 in debit card purchases that post and settle to the account during that cycle period. A maximum of \$8.00 cash back payments may be earned per Monthly Qualification Cycle.

You will receive reimbursements up to an aggregate total of \$20.00 (up to \$4.99 per single transaction) for nationwide ATM withdrawal fees incurred within your Kasasa Cash Back account during the Monthly Qualification Cycle in which you qualified. An ATM receipt must be presented within thirty (30) calendar days of transaction for reimbursements of individual ATM fees of \$5.00 or higher.

When your Kasasa Cash Back account qualifications are not met, no cash back payments are made and ATM withdrawal fees are not refunded.

MAIN OFFICE

582 S. Round Barn Rd.
Richmond, IN 47374
(765) 962-2561

EAST SIDE

4 Glen Miller Pkwy.
Richmond, IN 47374
(765) 966-1108

CONNERSVILLE

240 E. 30th St.
Connersville, IN 47331
(765) 827-1541

MAILING ADDRESS

PO Box 817
Richmond, IN 47375

OFFICE HOURS

Monday, Tuesday & Thursday: 9 a.m. – 5 p.m.

Wednesday: 10 a.m. – 5 p.m.

Friday 9:00 a.m. – 6 p.m.