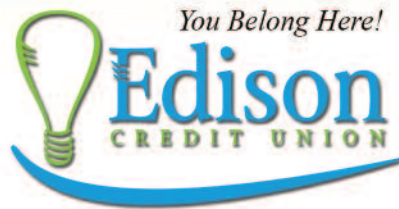


# Member Services



4200 East Front Street  
Kansas City, MO 64120

[www.edisoncu.com](http://www.edisoncu.com)  
(816) 231-3380

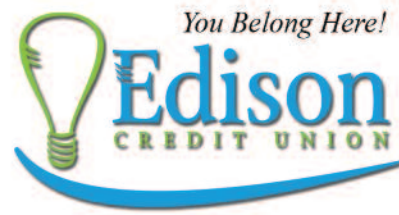
### Lobby Hours

Mon., Tues., Thurs., Fri.  
9 a.m. – 5 p.m.

Wed.  
10 a.m. – 5 p.m.

### Drive-Up Hours

Mon. – Fri.  
7 a.m. – 6 p.m.



JUL12-24MTP

## Service You Can Count On

*Since 1928, Edison Credit Union has been working with – and for – people like you.*

We believe that people are worth more than their money, so our primary objective is the continued improvement of our members' lives. As a not-for-profit credit union, Edison Credit Union can provide you with low interest rates on loans, great returns on savings, free or no-cost services, and fewer or no fees. Whether you need a loan for your first home, an easy way to save, or even a little cash to get you to payday, we can help.

We serve the employees and retirees of Kansas City Power & Light Company, as well as those who work in the following Kansas City zip codes: 64120, 64116, 64117 and 64161. Other groups approved by our regulator are also permitted to join. In addition, immediate family of eligible members may join and enjoy the benefits of credit union membership.

You can count on Edison Credit Union to be a smart, affordable alternative to other financial service providers. Open your account today!



# Member Services



## Savings & Investments

### Traditional Savings Account

Traditional savings accounts are the cornerstone of sound financial management. Since every member of Edison Credit Union is an owner, your savings account is also known as a Share Account. It takes \$50 to open a Traditional Savings Account, and this deposit secures your ownership in the credit union. Best of all, these accounts earn quarterly interest!



### Money Market Account

You can open a Money Market Account with \$2,500, and receive a higher yield than regular savings. Plus, with this account, you'll still enjoy quick and easy access to your funds.

### Share Certificate

A Share Certificate is the credit union version of a certificate of deposit and is a great alternative to the volatile stock market. Certificates are available for terms ranging from six months to three years. Dividends can be added to your certificate, paid to you by check each quarter or deposited to the savings account of your choice.

### Individual Retirement Accounts (IRAs)

An IRA is a personal savings plan that allows you to contribute a set amount into your account each year. We offer Traditional and Roth IRAs, as well as Coverdell Educational Savings Accounts. You can choose from a variety of terms, or even roll over or invest funds from an existing IRA. It's never too early to start saving for retirement!



### Christmas Club Account

Save throughout the year for next season's holiday shopping. Christmas Club Accounts earn dividends based on your daily account balance, and the funds are paid out by check or automatically transferred to your savings or checking account on October 1 – just in time for a seasonal shopping spree.

### Vacation Club Account

A Vacation Club Account is designed to help members plan for that much-needed getaway. This account earns dividends based on your average daily balance, and you can open an account with just \$5. Funds in your Vacation Club Account are paid out by check or automatically transferred to your savings or checking account on May 15.



### Your Funds Are Safe

All of your savings accounts with Edison Credit Union are insured to \$250,000 by the National Credit Union Administration, an agency of the federal government. Our IRAs are also insured up to \$250,000. With this protection, you can rest assured your hard-earned funds are safe with Edison Credit Union.

## Convenience Services

### Checking Account

Our Checking Account is completely free – regardless of your account balance! Plus, you'll benefit from a free debit card, free online account access, Overdraft Protection\*, free ATM access and more.

\*The credit union is not obligated to pay any non-sufficient funds item. Overdraft Protection is only available to eligible members. Some restrictions apply.

### Virtual Branch Online Account Access

Around-the-clock access to the credit union is just a click away! You can check your balance, transfer funds, check rates and more through our website, [www.edisoncu.com](http://www.edisoncu.com).

### Online Bill Pay

Securely manage all of your bills with Online Bill Pay. You'll save the cost of postage and envelopes, but the greatest benefit is the time you'll save. Setting up your payments is easy, and Online Bill Pay is free when you sign up for e-Statements.



### e-Statements

With e-Statements, your statements are securely posted online, so you can review your account history from anywhere with an Internet connection.

### MasterCard® Debit Card

Our MasterCard Debit Card offers the convenience of a debit card and ATM card all in one! You can use it to access your accounts for free at more than 32,000 CO-OP and Alliance One Network ATMs, or make purchases from any merchant who accepts MasterCard. All transactions are reflected in your Checking Account balance and displayed on monthly statements.



### Touch-Tone Teller

Access your accounts anytime, from anywhere. All you need is a touch-tone phone, your account number and a personal identification number. You can check account balances, inquire about cleared checks, transfer funds, confirm deposits and more!

### Direct Deposit

With Direct Deposit, your paycheck, Social Security or other recurring check is automatically deposited into your Edison Credit Union accounts. There is no need for special trips to the credit union to make your deposits, and you won't have to worry about lost or stolen checks!

### Payroll Deduction

You can make automatic deposits in any Edison Credit Union account with Payroll Deduction. This convenient service even allows you to make monthly loan payments.

### Additional Services

- Money Orders
- Signature Guarantee
- Notary Public Services
- Wire Transfers
- Safe Deposit Boxes
- Plus Much More!

## Loans

### New & Used Vehicle Loans

Edison Credit Union offers no-hassle auto, boat, RV and motorcycle loans with no hidden charges, no prepayment penalties, flexible terms and some of the lowest rates in town. Get your loan pre-approved before you shop, so you can enjoy stronger negotiating power with the dealer, take advantage of any available dealer rebates, and save time and money!



### Personal Loans

Your signature is all you need to secure a loan for the products or services you want. Pay for Lasik surgery, buy new furniture for the nursery, pick out upgraded appliances and more! We offer generous credit limits, and you'll enjoy competitive interest rates, flexible terms and affordable monthly payments.

### Overdraft Loans

Protect your accounts from bounced checks and merchant penalties. Link your account to an Overdraft Loan, and the credit union will automatically draw from your loan to cover transactions when your checking balance falls short. This loan option is less expensive than traditional Courtesy Pay options, and you only pay interest on the funds you use.

### First Mortgage Loans

Enjoy competitive rates, affordable repayment terms and friendly, personal service from the credit union you know and trust. We offer a variety of mortgage options to fit your needs, including fixed and adjustable-rate mortgages, and special loan programs.



### Home Equity Lines of Credit

A Home Equity Line of Credit allows you to use the equity you've built up in your home for a variety of purposes. Borrow up to 80 percent of the value of your home, and the money may even be tax deductible (consult your tax advisor for complete details).

### Visa® Rewards Credit Cards

Get a Visa Rewards Credit Card for the ultimate in flexibility, savings and convenience. You'll enjoy no annual fee, a 25-day grace period on purchases and purchasing power at millions of locations worldwide. Plus, you'll earn valuable reward points for every qualifying purchase!

### Credit Life & Disability Insurance

You may purchase Credit Life and Credit Disability Insurance with any of our loan options. Credit Life Insurance will pay your remaining credit union loan debt in the event of your death, thus avoiding any financial burdens for your beneficiaries. Credit Disability Insurance makes your credit union loan payments in the event you are unable to work due to a disability.