

Life Gets Busy!

EG Convenience Services Make Life Easier



EG No Monthly Fee Checking-This full featured checking account let's you get things done with only a 1¢ minimum balance.

EG Free Visa Debit Card-Make purchases, pay bills, shop online or anywhere Visa is accepted. Plus, get cash at ATMs worldwide.

EG Direct Deposit-Fast, safe access to your money. Deposit part or all of your payroll, pension or government payments.

EG 24/7 Home Banking-Easy and secure online access to your account from any computer.

EG Telephone Audio Response-24/7 access to your account from any touch-tone or cell phone.

EG Overdraft Protection-Overdraft line of credit* covers you if you overdraw your account or just need some extra cash now.

EG E-Statements-Providing safe, green, anytime access to your statements without the wasted paper.

* An approved loan application is required for overdraft protection line of credit. Protection coverage is limited to the available balance in an open line of credit. Please go to www.egfcu.com or call the credit union for full details, rates or to get an application.

Checking & Convenience



It Pays to Belong

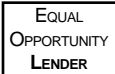




Educational & Governmental
EMPLOYEES FEDERAL CREDIT UNION

Committed To Making Our Member's Lives Easier

Apply for
Checking &
Visa Debit
Now!



Rev. 6/2013



Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government.

EG No Monthly Fee Checking

Managing your money couldn't be easier with this money saving account.

- No per check fees
- No monthly service charge
- Optional overdraft protection (line of credit)*
- Easy anytime access to manage finances



EG Overdraft Protection

Overdraft line of credit* protects you if you unintentional overdraw your account or just need some extra cash to get you through a rough patch.

EG Free Visa Debit Card

Make purchases, pay bills, shop online or anywhere Visa is accepted. Plus, get cash at ATMs worldwide.



* An approved loan application is required for overdraft protection line of credit. Protection coverage is limited to the available balance in an open line of credit. Please go to www.egefcu.com or call the credit union for full details, rates or to get an application.



EG 24/7 Home Banking

Easy and secure online access to your account from any computer.

- Check balances
- Transfer funds in credit union accounts
- Make payments on credit union loans

EG E-Statements

Provides safe, green, anytime access to your statements without the wasted paper. Plus the system will archive up to 18 months of your monthly or quarterly statements.



EG Telephone Audio Response

Full access to your credit union accounts from any touch-tone or cell phone. Once set up just call **(914) 946-9218** and follow the easy to use voice prompts.

EG Direct Deposit

Deposit part or all of your payroll, pension or government payments, for fast access. Simply provide your employer your account number and our ABA routing & transit number **221977035**.