

Smarter banking.

It's not rocket science.

*If a payment posts after its due date, the Web BillPay service will pay any late fees up to \$50, as long as it was scheduled in accordance with Web BillPay payment guidelines.

**Qualifying applicant may select to defer their first payment for 90 days from the loan funding date. Interest will accrue during deferral period. Subject to credit approval.

***Logix is 100% committed to excellent member service, and we stand behind that commitment with an unconditional money-back guarantee. If you receive less-than-satisfactory service during your real estate loan application process, immediately contact any Logix representative. We will do everything in our power to make the situation right. If, after your loan is funded, you believe we did not meet your service expectations, we will gladly credit \$500 to your Logix savings account.

Call **(800) 328.5328**

for questions or
additional information
or visit us at

www.logixbanking.com/CTA

Logix
smarter
banking™



Logix
smarter
banking™



to
Banking
that's
Light Years
Ahead

Benefits that save you time and money.

28,000 FREE ATMS



More free ATMs than even the big banks! Enjoy unlimited transactions at more than 28,000 "CO-OP Network" ATMs.

ONLINE BANKING

View accounts, access e-Statements, pay bills, transfer money between your account at Logix and other banks, make loan payments, print copies of cleared checks, set up alerts and much more.



WEB BILLPAY

Pay any bill online, from your utilities to your mortgage and we guarantee it will arrive on time.*

MOBILE BANKING



Grab your phone and log on to <http://m.logixbanking.com> to check balances, transfer funds, view transactions and even deposit a check! Download our free Mobile Banking app from the iPhone App Store or Android Market.

RELATIONSHIP REWARDS

Enjoy automatic reimbursements for ATM fees other banks charge, Certificate rate bonuses and much more.



Every CTA member who opens a checking account is automatically enrolled in the Gold level of Relationship Rewards for six months.

Simply put, the more you save or borrow with us, the more advantages you'll enjoy.

Logix was voted "Best Credit Union" by readers of the Los Angeles Times and Signal newspapers.

TAILORED CHECKING ACCOUNTS & TERRIFIC SAVINGS INSTRUMENTS

■ **Checking.** All accounts come with free online bill payment and debit card.



■ **Savings.** Our savings accounts pay more than the national bank average and are federally insured to at least \$250,000 by the NCUA.

■ **Certificates.** Lock in great rates from 91 days to 60 months.

■ **IRAs.** Traditional, Roth and Education IRAs are available. IRAs are federally insured to a combined total of \$250,000 by the NCUA.

■ **Money Markets.** These accounts offer unlimited deposits and flexible withdrawal options.

LOANS

■ **Low Rate Auto Loans.** Refinance or purchase. No payments for 90 days.**



■ **New Educator Loans.** Designed for educators who are new to their profession and looking to establish or build credit. Qualified educators may find this loan helpful covering unexpected expenses encountered along the way in their new profession.



■ **Mortgage Loans.** CTA members can also enjoy a \$500 mortgage loan fee discount. Choose from adjustable, fixed-rate, or any of our special program mortgages to purchase or refinance a primary residence or vacation home. Money back satisfaction guarantee.***

■ **Home Equity Loans.** Borrow the equity in your home to consolidate bills, finance home improvements and more.

Welcome To Smarter Banking

Chances are you'll never own a bank. But the day you open an account at Logix, you become an invested owner of a remarkable financial cooperative.

As a not-for-profit financial institution, every decision we make is with our members' best interests in mind. That's how we maintain one of the highest customer satisfaction scores in the banking industry.

Logix Federal Credit Union

Logix FCU is a not-for-profit financial cooperative, originally chartered in 1937. We have since grown to \$3 billion in assets and more than 100,000 members nationwide. In addition to getting good savings rates, your personal savings are federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government.

Financial Strength

For 16 consecutive years, Bauer Financial has awarded Logix a rating of "Superior" or "Excellent" for financial strength. We have not reported a loss in our 75-year history. This means your money is safe.

Open Your Account Today!

(800) 328.5328

www.logixbanking.com/CTA