

Kasasa Cash[®] Checking¹ with Kasasa Saver[®]

Free checking that pays means dividend earnings and refunds of up to \$10 monthly in ATM withdrawal fees – nationwide.

¹All you need is a \$1 minimum deposit to open. Plus, there is no minimum balance to earn rewards and no monthly maintenance fee.

- Earn up to 5.00% APY on balances up to \$25,000¹
- Manage your spending with Online and Mobile Banking²
- Access surcharge-free ATMs and our shared branching network
- Enjoy the convenience of a VISA[®] Debit Card
- Build savings automatically when you link to Kasasa Saver[®]

Link to a Kasasa Saver[®] account to build savings automatically

- Earn 4.00% APY³ on balances up to \$100,000
0.25% APY³ on balances more than \$100,000

To qualify each month:

- Make at least one direct deposit or ACH credit transaction
- Use your debit card for at least 12 purchases
- Be enrolled in and agree to receive eStatements

If you don't meet these qualifications, your account is still free. You'll earn our base rate and earn full rewards the very next cycle that you qualify.



Open Today!



Must first apply for a savings (share) account. APCU/Center Parc will deposit the par share value of \$1.00 to the required savings (share) account upon opening. | Phone: (800) 849-8431 | Federally Insured by NCUA

¹Kasasa Cash Checking

APY= Annual Percentage Yield. Credit Union membership eligibility requirements apply. If you're eligible to join, all you have to do to get started is open a Primary Savings (Share) Account with a par value deposit of \$1 that APCU/Center Parc will deposit into the account upon opening.

Qualification Information:

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 our credit union as ATM transactions, non-retail payment transactions and purchases made with debit cards not issued by our credit union. Transactions bundled together by merchants and received by our institution as a single transaction count as a single transaction for the purpose of earning account rewards.

"Monthly Qualification Cycle" means a period beginning one (1) day prior to the first banking day of the current statement cycle through one (1) day prior to the last banking day of the current statement cycle.

See our website www.apcu.com or contact Member Services 800-849-8431 or one of our branch service representatives for specific Monthly Qualification Cycle dates.

"Banking Day" means any day on which an office of the credit union is open to the public for the purpose of carrying out substantially all of its banking functions or for processing.

"Business Day" means a calendar day other than a Saturday or a Sunday, January 1, the third Monday in January, the third Monday in February, the last Monday in May, July 4, the first Monday in September, the second Monday in October, November 11, the fourth Thursday in November, or December 25. If January 1, July 4, November 11, or December 25 falls on a Sunday, the next Monday is not a Business Day.

"Statement Cycle" means the period of time for which our credit union provides a summary of the financial activities and transactions that post and settle to the accountholder's account. See our website www.apcu.com or contact Member Services 800-849-8431 or one of our branch service representatives for specific Statement Cycle dates.

Reward Information:

When your Kasasa Cash Checking account qualifications are met during a Monthly Qualification Cycle, daily balances up to and including \$25,000 in your Kasasa Cash Checking account earn a dividend rate of 4.8889% resulting in an APY of 5.00%; and daily balances over \$25,000 earn a dividend rate of 0.2497% on the portion of the daily balance over \$25,000, resulting in a range from 5.00% APY to 0.25% APY depending on the account's daily balance.

You will receive reimbursements up to an aggregate total of \$10.00 for nationwide ATM withdrawal fees incurred within your Kasasa Cash Checking account during that Monthly Qualification Cycle. We reimburse ATM withdrawal fees based on estimates when the withdrawal information we receive does not identify the ATM withdrawal fee. If you have not received an appropriate reimbursement, we will adjust the reimbursement amount if we receive the transaction receipt within sixty (60) calendar days of the withdrawal transaction. **NOTE:** ATM fee reimbursements only apply to Kasasa Cash Checking.

When your Kasasa Cash Checking qualifications are not met, the dividend rate earned on the account's entire daily balance will be 0.05% resulting in an annual percentage yield of 0.05% and ATM withdrawal fees are not refunded.

Interest will be credited to your Kasasa Cash Checking account on the last day of the current statement cycle.

Nationwide ATM withdrawal fee reimbursements will be credited to your account on the last day of the current statement cycle.

APY = Annual Percentage Yield.

APYs accurate as of March 1, 2025.

APY calculations are based on an assumed balance of \$25,000 + \$100,000 in your Kasasa Cash Checking account and an assumed statement cycle of thirty-one (31) days.

Rates, rewards, and bonuses, if any, are variable and may change after account is opened; rates may change without notice to you. No minimum balance is required to earn or receive the account's rewards. Rewards less than a penny cannot be distributed. Fees may reduce earnings.

Additional Information:

Membership restrictions may apply.

Account approval, conditions, qualifications, limits, timeframes, enrollments, log-ons and other requirements apply. \$1.00 minimum deposit is required to open the account.

Enrollment in electronic services (e.g. online banking, e-statements) and log-ons may be required to meet some of the account's qualifications.

One Kasasa Checking account is allowed per social security number.

There are no recurring monthly maintenance charges or fees to open or close this account.

This account is not to be used for commercial purposes. If the account is closed, you will forfeit any rewards that have not been credited to your account.

Advertised information and rewards are based on all account qualifications being met during each cycle period. Contact one of our credit union service representatives for additional information, account details, restrictions, reward calculations, processing limitations, cycle dates and enrollment instructions.

Federally insured by NCUA.

Trademarks:

Kasasa and Kasasa Cash are trademarks of Kasasa, Ltd., registered in the U.S.A.

²A working Internet connection is required for use. APCU/Center Parc does not charge you a fee for using these services. However, charges from your wireless carrier may apply.

³When your linked Kasasa Cash Checking account qualifications are met during a Monthly Qualification Cycle, daily balances up to and including \$100,000 in your Kasasa Saver account earn a dividend rate of 3.930% resulting in an APY of 4.00%; and daily balances over \$100,000 earn a dividend rate of 0.250% on the portion of the daily balance over \$100,000, resulting in a range from 4.00% APY to 0.25% APY depending on the accounts daily balance. When your linked Kasasa Cash Checking account qualifications are not met, the entire daily balance in the Kasasa Saver account earns a dividend rate of 0.050% resulting in an annual percentage yield of 0.05% APY. APY - Annual Percentage Yield. The rate may change after the account is opened. APY is accurate as of March 1, 2025.

Kasasa Cash Back[®] Checking¹ with Kasasa Saver[®]

Earn cash back on debit card purchases and refunds of up to \$10 monthly in ATM withdrawal fees – nationwide.

¹All you need is a \$1 minimum deposit to open. Plus, there is no minimum balance to earn rewards and no monthly maintenance fee.

- Get 3.00% cash back on debit card purchases up to \$300 monthly with no category restrictions on purchases¹
- No monthly maintenance fee
- No minimum balance to earn rewards
- Manage your spending with Online and Mobile Banking²

Link to a Kasasa Saver[®] account to build savings automatically

- Earn 4.00% APY³ on balances up to \$100,000
- 0.25% APY³ on balances more than \$100,000

To qualify each month:

- Make at least one direct deposit or ACH credit transaction
- Use your debit card for at least 12 purchases
- Be enrolled in and agree to receive eStatements

If you don't meet these qualifications, your account is still free. You can earn cash rewards the very next cycle that you qualify.



Open Today!



Must first apply for a savings (share) account. APCU/Center Parc will deposit the par share value of \$1.00 to the required savings (share) account upon opening. | Phone: (800) 849-8431 | Federally Insured by NCUA

¹Kasasa Cash Back Checking

Credit Union membership eligibility requirements apply. If you're eligible to join, all you have to do to get started is open a Primary Savings (Share) Account with a deposit of \$1 or more. APCU/Center Parc pays the \$1.00 par value share

Qualification Information:

To qualify for monthly rewards you must meet the applicable minimum qualification requirements for the monthly qualification cycle.

To meet the minimum qualification requirements, you must:

- 1) make 12 Debit card purchases that post and settle to your account;
- 2) have an ACH credit or direct deposit; AND
- 3) be enrolled to receive e-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 purchases processed by merchants and received by our credit union as ATM transactions, non-retail payment transactions, and purchases made with debit cards not issued by our credit union.

Transactions bundled together by merchants and received by our institution as a single transaction count as a single transaction for the purpose of earning account rewards.

"Monthly Qualification Cycle" means a period beginning one (1) day prior to the first banking day of the current statement cycle through one (1) day prior to the last banking day of the current statement cycle.

"Banking Day" means any day on which an office of the credit union is open to the public for the purpose of carrying out substantially all of its banking functions or for processing.

"Business Day" means a calendar day other than a Saturday or a Sunday, January 1, the third Monday in January, the third Monday in February, the last Monday in May, July 4, the first Monday in September, the second Monday in October, November 11, the fourth Thursday in November, or December 25. If January 1, July 4, November 11, or December 25 falls on a Sunday, the next Monday is not a Business Day.

"Statement Cycle" means the period of time for which our credit union provides a summary of the financial activities and transactions that post and settle to the accountholder's account.

Reward Information:

When Kasasa Cash Back Checking qualifications are met during a Monthly Qualification Cycle, you will receive 3% cash back on up to \$300 in debit card purchases that post and settle to the account during that cycle period. A maximum of \$9.00 cash back payments may be earned per Monthly Qualification Cycle.

You will receive reimbursements up to an aggregate total of \$10.00 (max) for nationwide ATM (ATMs we do not own or operate) withdrawal fees incurred within your Kasasa Cash Back Checking account during that Monthly Qualification Cycle. Kasasa Cash Back Checking and ATM refunds will be paid on the last business day of the month. We reimburse ATM withdrawal fees based on estimates when the withdrawal information we receive does not identify the ATM withdrawal fee. If you have not received an appropriate reimbursement, we will adjust the reimbursement amount if we receive the transaction receipt within sixty (60) calendar days of the withdrawal transaction. NOTE: ATM fee reimbursements only apply to Kasasa Cash Back Checking.

When your Kasasa Cash Back Checking account qualifications are not met, no cash back payments are made, and ATM withdrawal fees are not refunded. Cash back payments and nationwide ATM withdrawal fee reimbursements will be credited to your Kasasa Cash Back Checking account on the last day of the current statement cycle. Rates, rewards, and bonuses, if any, are variable and may change after account is opened; rates may change without notice to you. No minimum balance is required to earn or receive the account's rewards.

Rewards less than a penny cannot be distributed.

Fees could reduce the earnings on the account. Programs, rates, terms, and conditions are subject to change without notice.

Additional Information:

Membership restrictions may apply. Account approval, conditions, qualifications, limits, timeframes, enrollments, log-ons and other requirements apply.

\$1.00 minimum deposit is required to open the account.

Enrollment in electronic services (e.g. online banking, e-statements) and log-ons will be required to meet some of the account's qualifications.

One Kasasa Checking account is allowed per social security number.

There are no recurring monthly maintenance charges or fees to open or close this account. This account is not to be used for commercial purposes. If the account is closed, you will forfeit any rewards that have not been credited to your account.

Advertised information and rewards are based on all account qualifications being met during each cycle period.

Contact Member Services (800) 849-8431 or one of our branch service representatives for additional information, account details, restrictions, reward calculations, processing limitations, cycle dates and enrollment instructions.

Federally insured by NCUA.

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²A working Internet connection is required for use. APCU/Center Parc does not charge you a fee for using these services. However, charges from your wireless carrier may apply.

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WE DELIVER STRONG FINANCIAL FUTURES



Discover our range of youth and young¹
adult financial solutions!¹

GROW Savings Accounts (Ages 0 to 9)

- **Primary Savings Account**¹ with no minimum balance needed to earn dividends (required for credit union membership)
- First-Time Savers' Certificate that **pays excellent rates** and don't require a large initial deposit
- **Education Club Account** that includes a **higher rate of return** to encourage saving for higher education
- Good Grade Bonuses paid annually to hard working students
- \$5 "welcome" bonus when account is opened within 6 months of birth or adoption
- Special deposit slips to make saving fun
- Rewards for saving each quarter
- Annual coloring contest

MOTIVATE Savings and Checking Accounts (Ages 10 to 14)

- **Primary Savings Account**¹ with no minimum balance needed to earn dividends (required for credit union membership)
- First-Time Savers' Certificate that **pay excellent rates** and don't require a large initial deposit
- **Education Club Account** that includes a **higher rate of return** to encourage saving for higher education
- Good Grade Bonuses paid annually to hard working students
- Checking account with no monthly service fee²
- Visa® Debit Card with unlimited, free signature-based transactions³
- Annual drawing contest

FLOURISH Savings and Checking Accounts (Ages 15 to 17)

- **Primary Savings Account**¹ with no minimum balance needed to earn dividends (required for credit union membership)
- First-Time Savers' Certificate that **pays excellent rates** and don't require a large initial deposit
- Education club account that includes a higher rate of return to encourage saving for higher education
- Good Grade Bonuses paid annually to hard working students
- Visa® Debit Card with unlimited, free signature-based transactions³
- Loans at low rates for the purchase of a vehicle⁴
- **Visa Platinum Credit Card**⁴
- Free Online and Mobile Banking access⁵



Greenlight Debit Card Account (All Ages)

Greenlight is a loved, trusted banking app and debit card for kids and teens. APCU/Center Parc Credit Union members can get a complimentary Greenlight subscription.⁶

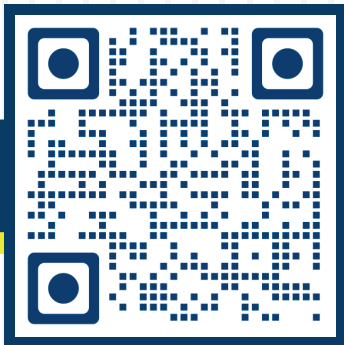
- **Instantly send money. Send money to your kids and teens — anytime, anywhere.**
- Real-time notifications. Get notified of transactions and investment requests.
- Mobile wallet. Link your card to Apple or Google Pay for secure, contactless payments.
- Flexible controls. Choose where your kids can spend and set spending limits.



First-Time Savers' Certificates



Give your young saver a great financial foundation with a Certificate of Deposit exclusively for those ages 0 – 17. Start with as little as \$250 and terms from 91 to 60 months to lock in a great yield!



Take action to make a difference for the young people in your life.

Scan to learn more about our **youth accounts** now!



apcu.com | (800) 849-8431



Federally insured by NCUA

¹ Membership eligibility requirements apply. If you're eligible to join, all you have to do to get started is open an account with a par value deposit of \$1 that APCU/Center Parc will deposit into the account upon opening.

² Requires a qualified parent or guardian cosigner.

³ Other fees may be assessed at ATMs owned by financial institutions other than APCU/Center Parc.

⁴ A qualified parent and/or guardian must be a joint owner on the account and cosign on the loan if the borrower is under 18 years of age. Credit qualifications and other criteria apply.

⁵ A working Internet connection is required for use. APCU/Center Parc does not charge you a fee for using these services. However, charges from your wireless carrier may apply.

⁶ Greenlight is a financial technology company, not a bank. The Greenlight app facilitates banking services through Community Federal Savings Bank (CFSB), Member FDIC. APCU/Center Parc Credit Union members are eligible for the Greenlight SELECT plan at no cost when they connect their APCU/Center Parc Credit Union account as the Greenlight funding source for the entirety of the promotion. Subject to minimum balance requirements and identity verification. Upgrades will result in additional fees. Upon termination of promotion on 02/12/2027, members will be responsible for associated monthly fees. See terms for details. Offer ends 02/12/2027. Offer subject to change and financial institution participation.

YOU-FOCUSED SOLUTIONS



SAVINGS TOOLS

- Primary, Club and Youth Savings Accounts
- Money Market Accounts
- IRA Savings Accounts (Traditional and Roth)
- IRA Certificates
- Kasasa Saver®
- Certificates of Deposit (CD)
- First Time Savers' CD



CONSUMER LOANS

- Vehicle Purchase and Refinance Loans
- Motorcycle, Boat and RV Loans
- Farm Equipment Loans
- Secured and Unsecured Personal Financing
- First-Time Borrower Loans
- Education Loans
- Car Buying Services
- Debt Protection Coverage
- Guaranteed Auto Protection (GAP)
- Route 66 Extended Warranty Protection



MONEY MANAGEMENT

- Kasasa® Cash Back Checking
- Kasasa® Cash Checking
- Youth Checking Accounts
- Renewal Checking



CARD SERVICES

- Visa® Debit Cards with Rewards
- Visa® Credit Cards with Rewards, Low Interest Rates and Credit Builder Options



BUSINESS

- Savings
- Checking
- Money Market
- Credit Cards
- Loans
- Treasury Management Services
- Merchant Services



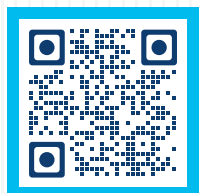
HOME LOANS

- Purchase or Refinance Options with Fixed and Adjustable Rates
- VA Mortgages
- Second Mortgages
- Advantage Home Equity Line of Credit (HELOC)



SPECIALIZED ACCOUNTS

- Estate Accounts
- Conservator/Guardian Accounts
- Revocable/Irrevocable Trust Accounts
- Representative Payee Accounts



Get Started

Scan to learn more about our services and to join today!

Interested
in business
banking?

Call us at
(800) 849-8431.



apcu.com | info@apcu.com | (800) 849-8431



Federally insured by NCUA.

Credit Union Membership eligibility and credit qualifications apply. A minimum deposit of \$1 to a Primary Savings (Share) Account is required to establish membership. This Primary Savings (Share) Account is funded by APCU/Center Parc. The minimum deposit for all other accounts must be funded by the member. See credit union for complete membership and product requirements.

USA Patriot Act: Federal law requires APCU/Center Parc to obtain sufficient information to verify your identity and to understand your financial services transaction needs and behaviors. APCU/Center protects the information you provide as part of our privacy policy and federal law.

SERVICE

is a Priority

Member-Owned

As a member-owned not-for-profit financial cooperative, providing our members first-class service has always been our priority.

For almost 100 years, we've remained committed to helping hardworking people save money and prosper. As Georgia's oldest credit union, we're proud of this tradition of service.

Over the years, our assets have grown to nearly \$2.5 billion and today, we're one of the largest credit unions in the country. Alongside our community brand, Center Parc Credit Union, we are proud to serve more than 105,000 members nationwide with a full complement of financial products and services designed to save them money.

We sincerely appreciate the loyalty of our members who have been with us throughout the years, and we're excited to welcome new members to our credit union family.



MEMBER BENEFITS

Direct Deposit/Payroll Deduction

Member-Only Access to
Special Offers

75,000+ Surcharge-Free
ATMs Nationwide

Access to 5,000+ CO-OP Shared
Branches Nationwide

24/7 Account Access

Financial Education Resources



DIGITAL EXPERIENCE

- Online & Mobile Banking
- Mobile Check Deposit
- Bill Pay
- Apple Pay, Google Pay and Samsung Pay
- Zelle
- Online Applications



WIN YOUR DREAM RIDE PAYOFF!

Refinance or get a new auto loan by June 30th.

Up to **\$35,000!**



At APCU/Center Parc, we're driving your dreams forward with an incredible opportunity! Get a new auto loan or refinance your existing one from another financial institution by June 30th, 2025 and you could have us pay off your vehicle loan.

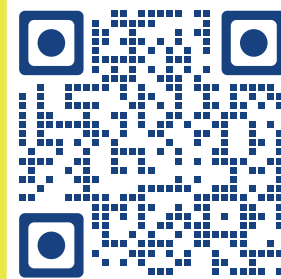
Here's What You Could Win:



Grand Prize

One lucky winner will have their auto loan paid off up to **\$35,000!**

It's our way of saying thank you for 100 years of trust and community. Don't miss your chance to win big while enjoying the benefits of our financial products.



Apply Now



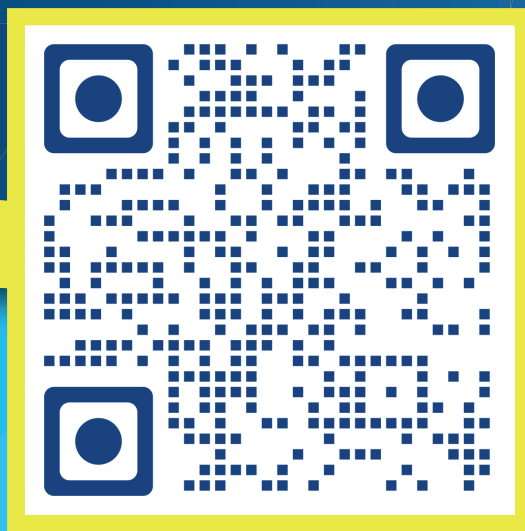
Federally Insured by NCUA.

Credit Union membership and credit qualifications apply. Automatic Entries: Members in good standing (individuals accounts must have no negative share balances or delinquent loans) who apply for, receive approval, and loan is funded for an auto loan with APCU/Center Parc. This includes auto loans that are refinanced from lenders other than APCU/Center Parc, during the period beginning April 1, 2025, EST., and ending June 30, 2025, 11:59 EST. **NOT ALL APPLICANTS WILL QUALIFY.** Each auto loan financed will receive one entry into the promotion. Manual Entries: All other entries will be entered in the drawing to win this prize upon receipt of a written entry on a 3 x 5 piece of paper setting forth the entrants name, address, telephone number, and (if applicable) account number and member number. One entry per envelope for entries that are not automatic; no photocopied or mechanically reproduced entries accepted; and the Credit Union is not responsible for lost, late, misdelivered, incomplete or postage-due entries. Only one manual entry will be accepted per individual. Participation is limited to eligible persons who are 18 years or older and U.S. residents. Employees of the Credit Union, members of the Board of Directors, Board Committees and the immediate family members of each residing in a single household are not eligible. The credit union will award a total of one (1) prize consisting of the following: Up to \$35,000 payoff an auto loan with APCU/Center Parc. Winner will be selected in a random drawing to be held by the credit union the week of July 07, 2025 and notified via phone and email within that week. Odds of winning are contingent upon the number of entries, which may be substantial, and the Credit Union makes no assurances about the entrants chance of receiving the prize. Winner will be responsible for any tax obligations. Prize is not transferable. If any prize is unclaimed, an alternate winner will be chosen. Refer to Official Promotion Rules for other important information.

MONEY SMARTER, NOT HARDER!

Scan to open an account and
see how easy banking can be.

Not a member? Join today!



SCAN & SMILE!

Membership eligibility requirements apply.
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