

Invites *Ocean Running Club* members enjoy the exclusive benefits of membership

XCEL is a member-owned not-for-profit financial cooperative originally chartered in 1964 to serve Port Authority of NY and NJ Employees. We have since expanded to serve more than 13,000 members from 75 employer groups and associations. We are headquartered in New Jersey with branches in New York and New Jersey and more than 3,700 shared branches throughout the US. We offer *secure online account opening*, banking and bill pay and payroll direct deposit. XCEL is stable, strong, and safe with more than \$100 Million in assets. XCEL has a 5 star rating (Superior) by Bauer Financial, a service that independently rates banks and credit unions for safety and soundness: (http://www.bauerfinancial.com/btc_ratings.asp?q=cu)

Special Ocean Running Club member bonus of 0.15% on all certificates and discount of 0.15% on all installment loans through June 30th!! (examples below include bonus)

- *3 month Liquid Certificate (\$5,000 minimum) – 2.15% APY – Federally insured (must be new money to XCEL - deposits and withdrawals permitted every 7 days)*
- *Money Market Accounts – 2.00% APY for balances of \$25,000 or greater – Federally insured (check writing privileges – up to 3 checks per month) – no bonus on money market accounts at this time...*
- *10 month certificate – 2.05% APY - \$5,000 minimum – Federally insured (early withdrawal penalties apply – must be new money to XCEL)*
- *5 year home equity loans as low as 5.60% APR*
- *New/used auto loans up to 60 mo. as low as 4.84%*

XCEL OFFERS A COMPLETE LINE OF FINANCIAL SERVICES AND UNSURPASSED MEMBER SERVICE:

Free Membership (no initial or monthly fees)

Free interest-bearing checking (no restrictions) - **Free Visa Check Card**

Lower Rates on Home Equity, Mortgage, Vehicle Loans and Credit Cards

Higher Rates on Savings, Money Market and Certificate Accounts

Free Online Banking and Bill Pay

Free use of Co-op ATM network - surcharge-free - over 28,000 ATMs nationwide

Free use of Co-op Branch network – 3,700 branches nationwide

ACCOUNTS ARE FEDERALLY INSURED TO AT LEAST \$250,000 BY THE NCUA

Offers subject to change without notice

VISIT us at www.xcelfcu.org or

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