

<b>Service</b>	<b>Description</b>	<b>Financial Institution 1</b>	<b>Financial Institution 2</b>
<b>Online Banking</b>	Internet access to accounts 24-7-365		
	Transfer funds between checking and savings		
	Place stop payments		
	Reorder checks		
<b>Credit Applications</b>	Apply for loans and credit cards online. Decision in 24 hours		
<b>Telephone Banking</b>	Toll-free access to accounts 24-7-365		
	Transfer funds between checking and savings		
	Make loan and credit card payments		
	Request check withdrawal mailed to your address		
	Print statements		
	Reorder checks		
<b>ATM / VISA Debit Card</b>	Withdrawals or debit card transactions anywhere VISA is accepted		
	Deposits at APGFCU ATMs		
	Make loan payments at APGFCU ATMs (up to \$600 per day cash withdrawals)		
<b>Automatic Deposit</b>	Transfers from Sure Pay, payroll deductions, or military allotment to your accounts or to make loan payments		
<b>Online Bill Payment</b>	Pay bills individually or make fixed regular payments		
<b>Preauthorized Bill Payment</b>	Automatic payments of your bills; businesses you authorize take money from your account		
<b>Checking</b>	Same as a bank; overdraft protection with VISA line of credit (insured up to \$100,000 by NCUA)		
<b>Savings</b>	Same as a bank; you must have a savings account to have checking		
<b>Certificates of Deposit</b>	Same as a bank (insured up to \$100,000 by NCUA)		
<b>IRA and Roth IRA</b>	Same as a bank (insured up to \$250,000 by NCUA)		
<b>Insured Market Rate Accounts</b>	Same as a bank (insured up to \$100,000 by NCUA)		
<b>Business Accounts</b>	Available; same as a bank (insured up to \$100,000 by NCUA)		