



A credit union is a not-for-profit organization owned by the membership for the benefit of all members. It is managed by a volunteer board of directors, which is elected by the membership. Credit unions were founded under the principle of “people helping people.”

KONE Employees Credit Union is a financial cooperative established to provide its members with quality products and services through responsible management. We pride ourselves on the convenient services that we provide to you, such as Checking, Savings, Loans, Money Management, and access to your accounts through the phone with our KARI Audio Response System. Members from all over the country use us as their primary financial institution. Contact us today to find out how membership with KONE Employees Credit Union can improve your financial future.



Who can join KONE Employees Credit Union?

If you're an employee of KONE Holdings, Inc., then you're eligible to be a member of KONE Employees Credit Union. We have a wealth of services and products to meet your financial needs. Contact us and join today!



**One KONE Court
Moline, IL 61265
www.konecu.com**

Lobby Hours:

Mon. – Fri. 9:00 am – 4:00 pm CST

Telephone Hours:

Mon. – Fri. 8:00 am – 4:00 pm CST

Wed. 9:00 am – 4:00 pm CST

KARI (Toll-Free): **877-675-6237**

KARI (Quad City area): **309-743-5464**

Phone #: **309-743-5482**

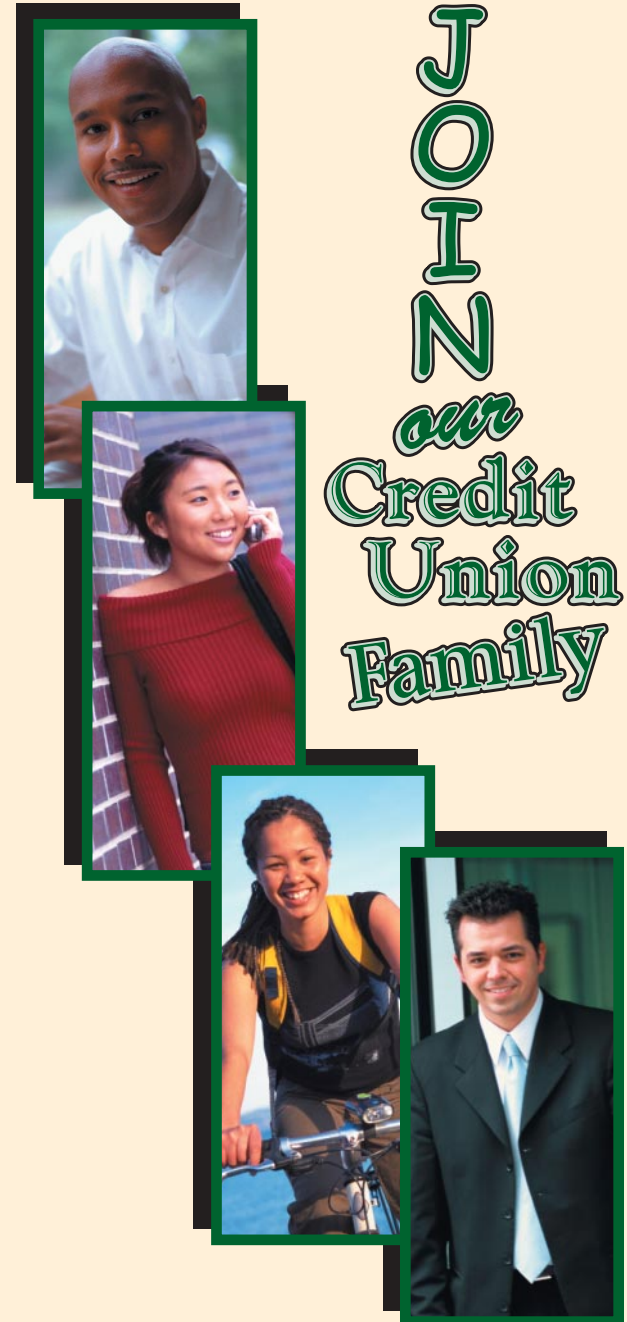
Fax #: **309-743-5455**

E-mail: **konecu@konecu.com**

Website: **www.konecu.com**



**CU@Home—
“our home branch.”**



**J
O
I
N
our
Credit
Union
Family**



MEMBERSHIP

Membership in KONE Employees Credit Union is maintained with a balance of just \$25.00 at all times. The par value of a share is \$25.00.

SAVINGS

Watch your money grow with our Savings accounts. We can work with your individual needs to find a Savings account that's right for you.

- Regular Savings
- Christmas Club
- Vacation Club
- Term Savings*
 - 3, 6, 12, 18 or 24 months



*The minimum deposit for all Term Savings accounts is \$500. Rates are subject to change each Thursday. There is a penalty for early withdrawal of funds.

VISA® CREDIT CARDS

We currently offer the choice of Visa Platinum CL and Platinum Credit Cards.

- Bonus rewards points
- Many payment options
- No annual fee
- 25 day grace period on purchases

CHECKING

Our Checking Accounts are designed to fit your spending habits. We offer a NO-COST/ NO-FEE alternative to other financial institutions—CHECK us out!

- Regular checking
- Secondary checking
- Student checking
- Personal business checking
- No monthly service charges or fees
- No per-check fee
- No minimum balance requirements

VISA® CHECK CARD

Our VISA Check Card enhances your checking account with instant access to cash. It can be used as a check card or an ATM card. There are no credit union transaction fees or annual fees.

Check Features:

- All transactions deducted directly from the checking account
- Use worldwide where VISA is accepted

ATM Features:

- Surcharge-free ATM networks
- Can be used at any participating network ATM as well as thousands of locations worldwide
- Make deposits at select locations
- Instant cash access

CU@HOME (INTERNET BANKING)

Access your account information from home for FREE! CU@Home is a secure site in which you are able to:

- View EStatements
- Check Account Balances
- Inquire on Account History
- Transfer Funds Between Accounts
- Order Checks and View New Styles
- Change Your Personal Access Password

ONLINE BILL PAYMENT

Our electronic bill payment system enables you to pay your bills right from your checking account without buying checks, paying for stamps, or writing down your information!

- There is a \$5.00 annual fee.
- You must have a checking account with KONE Employees Credit Union.
- You must be signed up for E-Statements.
- There is no per-bill fee.

IRAS (INDIVIDUAL RETIREMENT ACCOUNTS)

Save your money in tax deferred and tax advantaged accounts!

- Traditional IRA
- ROTH IRA
- Education IRA

MONEY MANAGEMENT

Make your money work even harder for you!

- \$10,000 minimum balance
- Higher dividend rate than regular savings

LOANS

Whatever your loan needs may be—for vacation, education, or transportation—we have the right loan for you.

- Automobile (new & used)
- Personal
- Motorcycle
- Motorhomes/RVs
- Fifth wheel
- Boats
- Motors
- Trailers
- Savings secured
- Express-line line of credit (overdraft protection)



CONVENIENCE PRODUCTS

Convenience Products give you easy and instant access to your accounts.

- KARI Audio Response System gives you 24-hour/7 days a week access to your accounts and loan applications.
- Wire Transfers/Western Union cash
- Direct Deposit and Payroll Deduction
- ATM Locator—find an ATM near your home or close to where you are traveling on www.konecu.com.
- The Student Package gives your student everything she/he needs to manage finances at school.
- VISA Debit Card
- Cchecking Account