

# Get more for your membership!

To qualify for My Advantage<sup>SM</sup>, your household\* must have the following accounts and services with MSDFCU:

- ✓ An aggregate of \$35,000 in deposits and/or loans on the last business day of the month (excluding First Mortgage, Credit Card, and Student Loan balances)
- ✓ Checking Account
- ✓ Direct Deposit (\$100.00 min. must occur monthly)

With My Advantage<sup>SM</sup>, you'll receive loan discounts, special Certificate of Deposit offers, and a Money Market rate bonus. Plus, many of our standard service fees are waived with My Advantage<sup>SM</sup>.

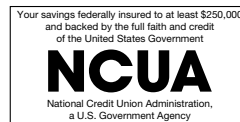
\* A household is defined as all member accounts residing at one address. Though the household accounts are calculated together, members of a household will only have access to accounts on which they are owner or joint owner.

## Talk to Your Family About Qualifying for My Advantage<sup>SM</sup>

### Questions?

If you'd like to know more about My Advantage<sup>SM</sup> and its benefits stop in or call. We'll be happy to explain My Advantage<sup>SM</sup> and answer all your questions. Or, go online at [www.msdfcu.org](http://www.msdfcu.org) to learn more about My Advantage<sup>SM</sup>.

**215.996.3700**



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**My Advantage<sup>SM</sup>**  
Rate Rewards  
and Fee Discounts  
for the Entire Family



**MERCK SHARP & DOHME**  
FEDERAL CREDIT UNION

[www.msdfcu.org](http://www.msdfcu.org)

# My Advantage<sup>SM</sup>

for the Entire Family



If your household qualifies for My Advantage<sup>SM</sup>, you'll receive all the benefits shown here. You'll automatically qualify each month you are eligible. To continue My Advantage<sup>SM</sup> benefits, your household must meet the requirements every month. Qualification is determined at the end of each month and benefits begin the first day of the following month.

MSDFCU Benefits	My Advantage <sup>SM</sup> Benefits
Regular Loan rates apply	Additional Loan Discounts of 0.25% on non-promotional rates (excludes First Mortgages, Credit Cards, HELOC, Line of Credit, and Student Loans)
Regular CD rates apply	Special CD offers
Regular Money Market rates apply	Money Market bonus of 0.10%
IRA Outgoing Transfer Fee of \$15	Free IRA Outgoing Transfer
Foreign ATM Withdrawals (surcharge may apply) 5 free per month, then \$1.50 each	Unlimited Foreign ATM Withdrawals (surcharges may apply)
Check prices vary, based on choice	Free Standard Checks
\$1,500 Point of Sale Debit Card Limit	Higher POS Debit Card Limit of \$2,000
Wire Transfer Fees: Incoming - \$15 Outgoing, Domestic - \$20 Outgoing, International - \$40	Free Outgoing and Incoming Wire Transfers
Overdraft Transfer Fee - \$10.00 per transfer (up to 6 per month)	Free Overdraft Transfers (up to 6 per month)
Courtesy Pay/NSF fee of \$35	Courtesy Pay/NSF fee of \$25
\$5.00 Cashier's Checks	Free Cashier's Checks
\$5.00 Money Orders	Free Money Orders
\$2.50 per Visa <sup>®</sup> Gift Card	Free Visa <sup>®</sup> Gift Card

Effective 3/1/18. Fees and discounts subject to change without notice. See website for most current information.