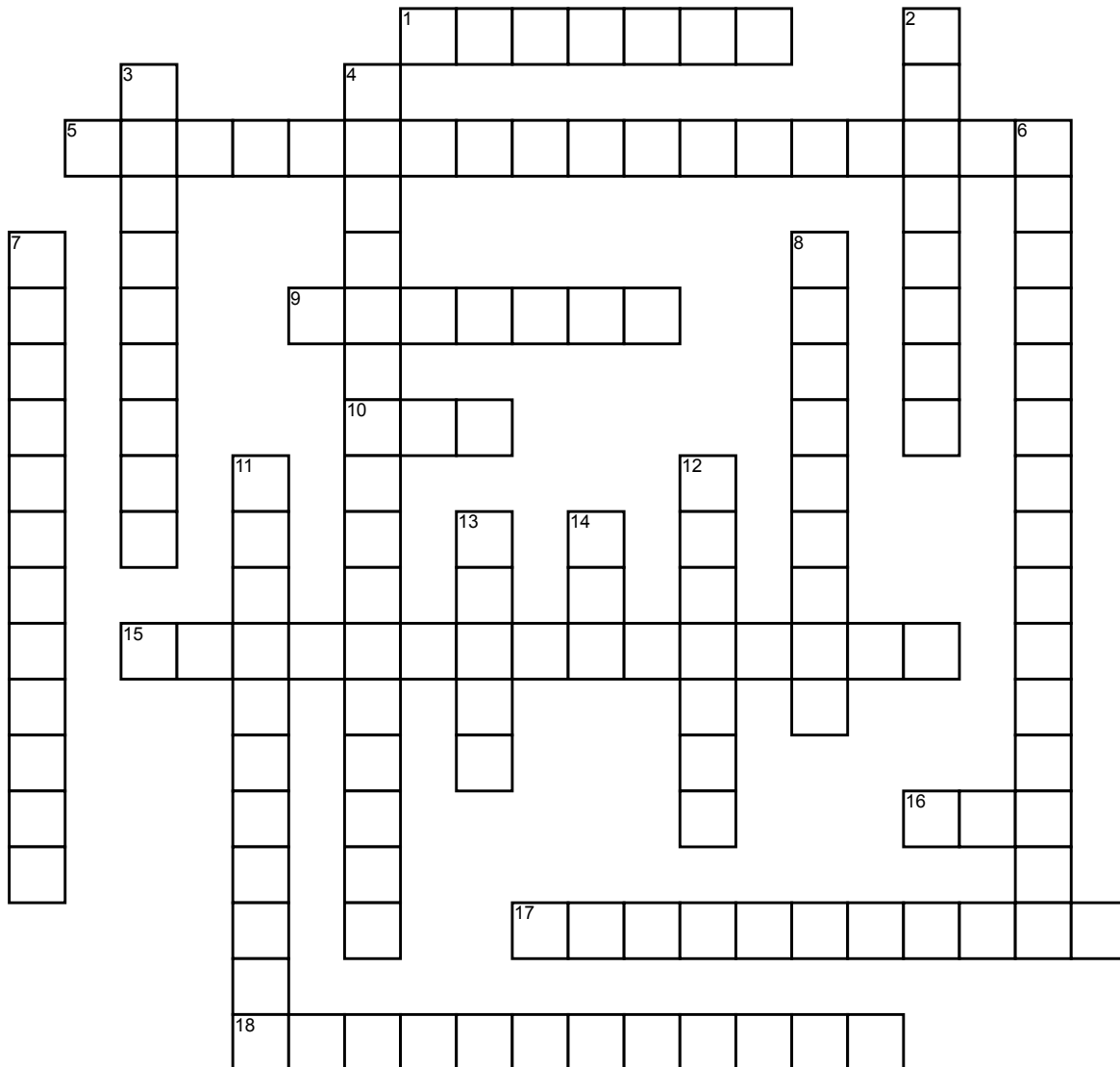


SHCU Products & Services Crossword Review



Across

1. There is no charge for this service up to 20 transactions in a month. After 20, a \$1 fee will be charged for each additional transaction.

5. You may use your smartphone or tablet to photograph checks and make deposits into SHCU accounts with this service.

9. The penalty-free withdrawal period is from November 1st through December 31st for this account type. For any early withdrawals, the fee is \$15.

10. This card type can only be used for withdrawals, transfers or to check account balances and does not allow for point-of-sale purchases.

15. A member may go to a non SHCU branch to do process simple transactions using this service.

16. This type of account allows a member to save for retirement. SHCU offers two different types of this product.

17. A \$500 minimum deposit is required to open this account and a \$5 fee is charged when the account balance falls below \$500.

18. This card would be ideal for a member who would like to build and maintain credit history but who does not qualify for our regular credit card.

Down

2. There is a monthly maintenance fee of \$15 for this account type.

3. Funds in this account must be used for qualified education expenses.

4. This type of account has a free debit card available, free starter checks (up to 12) at account opening and do-it-yourself check reorders.

6. Funds are deposited in this type of account for a term ranging from three months to five years. A \$500 minimum deposit is required.

7. This is a short-term interest bearing loan designed to cover insufficient funds in a checking account with a credit limit no greater than \$2,000.

8. A religious organization may open this type of account. The monthly maintenance fee is \$10.

11. A member may sign up for this service if they no longer wish to receive paper statements.

12. This type of account is great for a minor who would like to build their savings account.

13. This card type is used to make signature or PIN based point-of-sale purchases.

14. Funds in this account remain tax-free provided they are used to pay for qualified medical expenses.