

# Remote Services

Vermont Federal offers a variety of convenient remote and electronic services in a secure environment to help you easily conduct financial transactions or view your personal financial information without visiting a branch.

- Online Banking (e-Branch24)
- Mobile Banking
- e-Statements
- Online Bill Pay
- Call-24
- Shared Branching
- Purchase Rewards

Visit our Web Site or call for more information

[vermontfederal.org](http://vermontfederal.org) 888-252-0202

**VERMONT FEDERAL**  
CREDIT UNION



This credit union is federally insured by the National Credit Union Administration.

# LOCAL ReWARDS

*Getting Rewarded is Easy  
with Vermont Federal*

**2.00%**  
**ReWARD CHECKING**  
**WITH FREE ATMs\***

**To earn the Bonus Rates, perform the following  
each monthly statement cycle:**

- Receive monthly e-mail indicating your e-Statement is ready
- Access e-Branch24 (online banking)
- Make 1 direct deposit or 1 ACH payment
- Make at least 12 debit card purchases

**.10%** APY if you don't meet requirements.\*

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\*2.00% Annual Percentage Yield (APY) paid on balances between \$0.01 and \$25,000 and 0.65% paid on any amount above \$25,000 each monthly statement cycle the minimum requirements are met. ATM fee refunds up to \$25 per monthly statement cycle. Individual ATM fees of \$5.00 or more will be reimbursed into your ReWARD Checking account upon presentation of the ATM receipt. If you do not meet the requirements per cycle, your ReWARD Checking account will earn 0.10% APY and you will not receive ATM fee refunds for that monthly statement cycle. \$25 share deposit required for credit union membership, though no minimum balance necessary to earn rewards. Available for personal accounts only. Rates as of April 1, 2009 and subject to change without notice. The daily method is utilized to determine which rate will be applied. Dividends are compounded daily. Dividends will be credited to your account on the last day of each monthly statement cycle. If you close your account before dividends are credited, you will not receive the accrued dividend. ReWARD Checking is powered by BancVue - patent pending.