

# Savings accounts

✔ Earn quarterly dividends   ✔ Access funds easily   ✔ Use for overdraft protection

## Put your money to work for you

When you open an Alaska USA savings account, you can start earning quarterly dividends with a low minimum balance. There are two kinds of savings accounts available:

**Share Savings** – \$50 minimum daily balance to earn dividends (\$5 minimum for members less than 26 years of age).

**Premium Savings** – \$10,000 minimum balance to earn dividends.

If your balance changes significantly, you may wish to change your savings account type to earn higher dividends. You may do this one time per dividend period through UltraBranch®, by visiting a branch, or by calling the Member Service Center.

## Easy account access and management

- Access your funds at any branch, at an ATM, or through UltraBranch.
- Alaska USA ATM cards are free, and allow you to access your savings account electronically at ATMs and select merchant locations.
- You can use funds in your savings account to secure a pledge of shares loan or to start building credit with an Alaska USA Secured Visa® Platinum Credit Card.
- Make up to six transfers per month from your savings account.\*

## Additional benefits

- Dividends are paid quarterly into your account.
- You can designate your savings account as a source for overdraft protection for your Alaska USA checking account.
- If you are a new member opening your first share savings account, you must deposit \$5, but there is no minimum balance for additional savings accounts you may open.
- Avoid the quarterly maintenance fee of \$5 by keeping a minimum balance or by having another Alaska USA account associated with this one (checking account, loan with a balance).
- You may designate an account as a memorial for the purpose of collecting memorial or donation funds.

## It's easy to open a savings account

### By phone

Call the Member Service Center at (800) 525-9094 and Alaska USA will send you the forms to open your account.

### At a branch

Visit any branch to open your account. Look online for a list of branch locations.

\* Federal Regulation D limits the number of transfers from savings and money market accounts to no more than six (6) per calendar month. This includes preauthorized, automatic, or recurring transfers; transfers conducted via "telephonic" means such as UltraBranch, telephone, e-mail, or fax; and overdraft protection transfers.

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