

# A Quick Guide to Your Prosperity Accounts

Senior (62+) Checking + Savings Accounts



# Account Types & Features

## PROSPERITY SAVINGS ACCOUNT

- **High Rate Reward:** 4.00% APY on the entire balance with a monthly average balance of \$75,000 or more.
- **Requirements:**
  - *Must be bundled with Prosperity Rewards Checking.*
  - Direct deposit must be made to Prosperity Rewards Checking.
  - Primary or joint account holder *must be 62 years of age or older.*
- **Balances Below \$75,000:**  
Receive the regular share rate of 0.20% APY.
- **Minimum Balance to Open:** \$5
- **NO ACCOUNT FEES!**

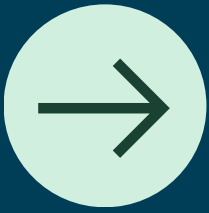
**Special Notes:** This account can replace the Regular Savings Account required for membership

## PROSPERITY REWARDS CHECKING ACCOUNT

- **ATM Fee Refunds:** Get reimbursed for ATM fees when monthly direct deposit requirements are met.
- **Requirements:**
  - Primary or joint account holder must be 62 years or older.
  - Direct deposit must be made to the checking account monthly.
- **Interest:** This is a non-interest-bearing account.
- **Minimum Balance to Open:** \$5
- **NO ACCOUNT FEES!**

### Special Notes About Checks:

Members can order checks by speaking to a Member Service Representative (MSR) at a branch or by calling the Contact Center. Alternatively, members may order checks from a third-party company of their choice.



## Account Access

- Free Online and Mobile Banking with Bill Pay.
- Unlimited ATM withdrawals at Essential Credit Union ATMs.
- ATM fee refunds for non-network ATMs when qualification requirements are met.



## Overdraft Protection

- Standard Overdraft Coverage: Available for checks, recurring transactions, and other eligible items. Opt-in required for everyday debit card and ATM transactions.



## Additional Account Notes

- A Prosperity Savings Account can replace the Regular Savings Account required for membership but must be bundled with Prosperity Rewards Checking.
- Balances below \$75,000 in Prosperity Savings will earn the Regular Share rate (0.20% APY).

# Contact Us



Visit our website  
[www.essentialcu.org](http://www.essentialcu.org)  
for more details



Call us at  
1.888.369.2207



Locate a  
branch or ATM  
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