

Kinecta Gold Club & Kinecta Hughes Gold Elite

Being treated like a VIP is a pretty big deal. As a VIP, you'll have access to exclusive benefits. No sign-ups or fees to join. You'll be automatically enrolled once you qualify!

Program Eligibility

Kinecta Gold Club

- Minimum of \$150,000 combined balances (loans, deposits, & investments¹) including minimum of \$10,000 in deposits & investments
- Either of the following: (A) minimum monthly average direct deposit of \$250 to share accounts; OR (B) minimum monthly average of 3 transactions tied to share accounts²

Kinecta Hughes Gold Elite Club

- Minimum of \$150,000 combined balances (loans, deposits, & investments¹) including minimum of \$10,000 in deposits & investments
- Either of the following: (A) minimum monthly average direct deposit of \$250 to share accounts; OR (B) minimum monthly average of 3 transactions tied to share accounts²
- Kinecta member for 20+ years

Program Benefits

- Rate increase on new and renewing Share Certificates³
 - Kinecta Gold rate increase 0.05%
 - Kinecta Hughes Gold Elite rate increase 0.10%
- Monthly choice of one of the following for free:⁴
 - Cashier's Check (\$6 value)
 - Notary Service (\$10 value)⁵
 - Wire Transfer (up to \$55 value)
- Free safe deposit box (upon availability)⁶
 - Kinecta Gold - Small safe deposit box (\$40 value annually)
 - Kinecta Hughes Gold Elite - Large safe deposit box (\$140 value annually)
- NSF or Overdraft fee reversal (up to \$30 value)⁷
- MasterCard® CheckCard daily limit increased to \$5,500⁸
- Free checks (2 boxes per year)⁹
- Reduced closing costs on a first mortgage¹⁰
 - Kinecta Gold - \$250 off closing costs
 - Kinecta Hughes Gold Elite - \$500 off closing costs
 - Priority processing on a first mortgage
- Priority phone service

¹ Assets under management at Kinecta Financial & Insurance Services.* ² Transactions exclude balance inquiries, dividends, fees, fee reversals, withholding, and Kinecta share-to-share transfers. Average is determined by activity within the previous 6 months. ³ Includes promotional certificates. College Saver certificates not eligible for rate increase. ⁴ Applies to services obtained at Kinecta locations only. ⁵ Upon availability. Please call for an appointment. ⁶ Upon availability. May be applied to rental of any available safe deposit box. ⁷ Eligible fees include: Non-Sufficient Funds (NSF) (\$30) Savings Overdraft Protection (\$4), and Line of Credit Overdraft Protection (\$2). Upon request, choice of one fee reversed per VIP eligibility period (January-June and July-December). ⁸ Combined maximum of \$500 ATM and \$5,000 point-of-sale/debit transactions. ⁹ Two free boxes per calendar year of "Fab 4" or "Spruce Goose" style checks, or equal value per box may be applied to cost of any other style check. ¹⁰ Includes refinancing of loans from Kinecta or other financial institutions. Applicable in states where Kinecta mortgages are available. May be applied once in any 12-month period. *Terms and conditions subject to change.*
 * Securities offered through LPL Financial, Member FINRA/SIPC. Insurance products offered through LPL Financial or its licensed affiliates. Fixed insurance products also offered through Kinecta Financial & Insurance Services, a subsidiary of Kinecta Federal Credit Union, CA Insurance License #0E24631. Kinecta Financial & Insurance Services, Member FINRA/SIPC, provides referrals to LPL Financial. The investment products sold through LPL Financial are not insured Kinecta Federal Credit Union deposits and are not NCUA insured. These products are not obligations of Kinecta Federal Credit Union and are not endorsed, recommended or guaranteed by Kinecta Federal Credit Union or any government agency. The value of the investment may fluctuate, the return on the investment is not guaranteed, and loss of principal is possible.