



AlaskaUSA[®]
check here!

It's as easy as 1, 2, 3, 4

1

Open your Alaska USA checking account. Visit any branch or call 563-4567, (800) 525-9094 outside Anchorage.

2

Set up direct deposit. Find helpful forms online at www.alaskausa.org.

3

Transfer your automatic payments to your new Alaska USA account.

4

Close your old account.

It's easy! Visit www.alaskausa.org and find forms to help you switch your direct deposit, automatic payments, and close your old account.

AlaskaUSA[®]



Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government. National Credit Union Administration, a U.S. Government Agency.

AKUSA 02332-B R 05/09



AlaskaUSA[®]
check here!



**Choose Alaska USA
checking and you could
save over \$300!**

Save with Alaska USA!



	Savings
Open a new personal checking account with Alaska USA and get your first box of checks FREE.	\$13.60
Alaska USA doesn't charge per-check fees regardless of how many you write per month. Financial institutions that do assess per-item fees typically start charging after your first 12 checks each month, and the fee is around 56 cents per extra check! If you wrote an average of 15 checks a month (three over the limit), you'd wind up shelling out \$20.16 a year!	\$20.16
Alaska USA's monthly maintenance fee is just \$5 – even for an account that earns dividends – and there's no fee if you are a young adult, have direct deposit, or maintain the required minimum balance. The average bank fee for an interest-bearing account is \$10.74, which is an extra \$68.88 over the course of a year.	\$68.88
At Alaska USA, the fee for Non-Sufficient Funds (NSF) is \$20, which is \$7.40 less than the national average. The typical checking account holder without overdraft protection writes five NSF checks per year, and would pay, on average, an extra \$37.	\$37.00
Need to stop payment on a check? It'll cost you an average of \$27.90 at another financial institution, but there's no charge at Alaska USA when you place a stop payment online through UltraBranch®.	\$27.90
More and more banks are charging their own customers an ATM transaction fee each time they withdraw money from another bank's ATM – around \$1.65 per transaction. That's an extra \$39.60 a year if you withdraw money from another ATM just twice a month. Alaska USA doesn't charge its cardholders when they use an Alaska USA ATM or debit card – regardless of the ATM used.	\$39.60
Consumers are using debit cards for around 30% of their retail spending and some financial institutions charge an average of 75 cents every time the card is used . That would cost \$36 a year if you used your PIN just four times a month! Alaska USA does not charge transaction fees for Visa® Check Card usage, no matter how you use it.	\$36.00
Want to pay all your bills online with just a few simple clicks? Use Alaska USA Bill Pay to make 1-15 payments each month and there is no charge! Buying that many stamps will cost you \$79.20 a year! (Already online? Most other online bill providers charge a fee for this kind of service – typically around \$6 a month!)	\$79.20
Total Savings	\$322.34

Note: Fees compiled from Bankrate.com, the Federal Reserve Report to Congress on Retail Bank Fees, the Federal Reserve Report to Congress on Disclosure of Point-of-Sale Debit Fees, and a survey by the New York Public Interest Research Group.



Plus! FREE extras

Visa Platinum Credit Card

When you use Alaska USA checking, the annual fee for your Alaska USA Visa Platinum Credit Card is waived. Reward yourself with low fixed rates and points redeemable for travel and merchandise. Plus, you can easily transfer balances from your other credit cards.



Visa Check Card

Your free Visa Check Card makes it easy for you to access your checking account – even when you shop online or travel internationally!



Checks

Your first box of checks is free! Choose from three styles: Blue Safety, Arctic, or a distinctive wildlife design created especially for Alaska USA members.



24/7 account access

UltraBranch account access gives you control over your accounts – just call or log in and you can transfer funds, order stop payments, and even view and print cancelled checks online.



Use Alaska USA Bill Pay to make 1-15 payments a month for free! Schedule bills to be paid online in advance, in batches, or automatically.

along with...

Nationwide access

Alaska USA is part of a credit union shared branch network, giving you in-person access to your accounts at CU Service Centers® nationwide!





Switch your checking account to Alaska USA
with these easy forms:

Direct Deposit Change Notice

Helps you easily change your direct deposit from your previous financial institution to Alaska USA. Two forms per page allow you to send instructions to multiple companies or organizations that automatically deposit funds to your existing account. Just complete, print, sign, cut and send!

Transfer Automatic Payment

Fill out this form to give your new Alaska USA account information to merchants and payees that are automatically withdrawing funds from your account at your previous financial institution. Two forms per page allow you to send instructions to multiple payees. Just complete, print, sign, cut and send!

Account Closure Notice

Send this notice to your previous financial institution to close your old account. Remember to make sure your old checks have cleared and that your direct deposits and automatic payments have been switched over to your Alaska USA account. Just complete, print, sign and send!

Don't have your Alaska USA checking account set up yet?

It's easy!

Stop by a branch, call the Member Service Center or open your account online through UltraBranch.

Direct Deposit Change Notice

Send this completed form to any company or organization that is automatically depositing funds to your existing account.

To: _____:

Please discontinue sending my automatic direct deposit to my previous financial institution. I would like to send the same deposit to my account at Alaska USA Federal Credit Union.

Previous Financial Institution			Member Information		
Name of Institution			Name		
Account #			Social Security Number	Daytime Phone Number	
Address			Address		
City	State	Zip	City	State	Zip

Authorization	New Financial Institution
<p>I authorize my direct deposit to be sent to my new Alaska USA account. I have attached a copy of a voided check for reference. This authorization will remain in effect until I send written notice of change or cancellation.</p> <p>Please make this change effective: _____</p> <p>Signature _____ Date _____</p>	<p>Alaska USA Federal Credit Union P.O. Box 196613 Anchorage, AK 99519-6613 563-4567 in Anchorage (800) 525-9094 outside Anchorage</p> <p>Routing # 325272021</p> <p>Account # _____</p>

Direct Deposit Change Notice

Send this completed form to any company or organization that is automatically depositing funds to your existing account.

To: _____:

Please discontinue sending my automatic direct deposit to my previous financial institution. I would like to send the same deposit to my account at Alaska USA Federal Credit Union.

Previous Financial Institution			Member Information		
Name of Institution			Name		
Account #			Social Security Number	Daytime Phone Number	
Address			Address		
City	State	Zip	City	State	Zip

Authorization	New Financial Institution
<p>I authorize my direct deposit to be sent to my new Alaska USA account. I have attached a copy of a voided check for reference. This authorization will remain in effect until I send written notice of change or cancellation.</p> <p>Please make this change effective: _____</p> <p>Signature _____ Date _____</p>	<p>Alaska USA Federal Credit Union P.O. Box 196613 Anchorage, AK 99519-6613 563-4567 in Anchorage (800) 525-9094 outside Anchorage</p> <p>Routing # 325272021</p> <p>Account # _____</p>

Transfer Automatic Payment

Send this completed form to any merchant/payee that is automatically withdrawing funds from your existing account.

To (Merchant/Payee): _____:

Please discontinue withdrawing my automatic payment from the account at my previous financial institution and begin withdrawals from my new account at Alaska USA Federal Credit Union.

Previous Financial Institution			Member Information		
Name of Institution			Name		
Account #			Social Security Number		Daytime Phone Number
Address			Address		
City	State	Zip	City	State	Zip

Authorization	New Financial Institution
I authorize you to redirect future automated payment withdrawals to my new Alaska USA account. Please make this change effective: _____ Signature _____ Date _____	Alaska USA Federal Credit Union P.O. Box 196613 Anchorage, AK 99519-6613 563-4567 in Anchorage (800) 525-9094 outside Anchorage Routing # 325272021 Account # _____

Transfer Automatic Payment

Send this completed form to any merchant/payee that is automatically withdrawing funds from your existing account.

To (Merchant/Payee): _____:

Please discontinue withdrawing my automatic payment from the account at my previous financial institution and begin withdrawals from my new account at Alaska USA Federal Credit Union.

Previous Financial Institution			Member Information		
Name of Institution			Name		
Account #			Social Security Number		Daytime Phone Number
Address			Address		
City	State	Zip	City	State	Zip

Authorization	New Financial Institution
I authorize you to redirect future automated payment withdrawals to my new Alaska USA account. Please make this change effective: _____ Signature _____ Date _____	Alaska USA Federal Credit Union P.O. Box 196613 Anchorage, AK 99519-6613 563-4567 in Anchorage (800) 525-9094 outside Anchorage Routing # 325272021 Account # _____

Account Closure Notice

*Send this completed form to your previous financial institution.
Be sure that all checks have cleared and that you have transferred all
automatic payments and direct deposits to your new account at Alaska USA.*

Account Information

Name		
Social Security Number	Daytime Phone Number	
Address		
City	State	Zip

Instructions and Authorization

Please close the following account(s) with your institution:

Account # _____	<input type="checkbox"/> Checking	<input type="checkbox"/> Savings	<input type="checkbox"/> Money Market	<input type="checkbox"/> Other _____
Account # _____	<input type="checkbox"/> Checking	<input type="checkbox"/> Savings	<input type="checkbox"/> Money Market	<input type="checkbox"/> Other _____
Account # _____	<input type="checkbox"/> Checking	<input type="checkbox"/> Savings	<input type="checkbox"/> Money Market	<input type="checkbox"/> Other _____
Account # _____	<input type="checkbox"/> Checking	<input type="checkbox"/> Savings	<input type="checkbox"/> Money Market	<input type="checkbox"/> Other _____

Please send any funds remaining in these accounts to my account at Alaska USA:

Alaska USA Federal Credit Union
P.O. Box 196613
Anchorage, AK 99519-6613
563-4567 in Anchorage
(800) 525-9094 outside Anchorage

Account # _____

Please send any funds remaining in these accounts to me at the following address:

I will withdraw the remaining funds.

Signature _____

Joint owner signature (if applicable): _____

Date _____