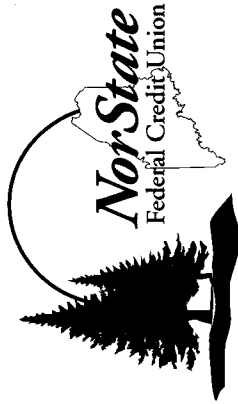


# SMART Program



*Your Lifelong Financial Partner*

Madawaska  
Eagle Lake  
Ashland  
Van Buren  
Fort Kent  
Presque Isle

1.800.804.7555

[www.norstatefcu.org](http://www.norstatefcu.org)



We Do Business In Accordance With the  
Federal Fair Housing Law and the  
Equal Credit Opportunity Act



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



**CREDIT UNION  
SERVICE CENTERS.**  
*The Member-Friendly Financial Network*

# Student Members Are Reaching for Tomorrow



*Your Lifelong Financial Partner*

# SMART Program Benefits

- Receive 1/4% increase in share dividends when you reach and maintain a \$1,000 balance in your share account.
- Share Draft (checking) Account with FREE Checks (150 per year)
- 1/4% Off First Consumer Loan
- Wealth Builder Certificate (Open your share certificate for only \$1 and deposit \$10 weekly or \$40 monthly to earn tiered rates.)
- Share / IRA Certificates (\$1000 minimum balance)
- Visa® Credit Card as low as 10.9% APR\* (\$250 credit limit with cosigner)
- 24/7 Online Banking (Access your account from any computer, anywhere, anytime at [www.norstatefcu.org](http://www.norstatefcu.org))
- Debit Card, Teller-Phone<sup>SM</sup>, Online Bill Pay, E-Statements, Student Loans and More

Be SMART. Fill out the attached application and start saving for your future today!

If you're between the ages of 13 and 19, you can become a member of SMART. Get started on your journey to a secure future. Open your NorState Federal Credit Union account and enjoy the benefits of the SMART Program today. Complete the following application form and return to a NorState Federal Credit Union Member Service Advisor. NorState will deposit \$10 into your NEW Share account. If you're an Existing Member, open a checking account and acquire a Debit card and/or a Visa card and NorState will deposit \$10 into your new checking account!

Name (Print) \_\_\_\_\_

Existing Member       New Member

The undersigned acknowledges and agrees that in order to obtain the benefits of the NorState Federal Credit Union SMART Program, he/she must continuously keep his or her account(s) in good standing. If the member fails to make a payment when due or otherwise becomes delinquent, or experiences a share draft overdraft, the credit union shall have the absolute right to immediately adjust all pertinent loan and share rates to the then existing rates offered by NorState Federal Credit Union to non-member SMART Program Participants.

Account Number \_\_\_\_\_

Signature\* \_\_\_\_\_

Date \_\_\_\_\_

\* Membership eligibility required.

\* Annual Percentage Rate. Member must be 16 or over.