

## Things have changed.

You live in a world totally different from previous generations. Styles are different. Language is different. Technology and communication are different. Life is different.

Holston Methodist Federal Credit Union is also different. We can give you the benefits and tools you need to make good financial decisions, decisions that will put you on the road toward your dreams and goals.



**WHERE DO YOU WANT  
YOUR LIFE TO GO?**



Est. 1956

**Holston Methodist  
Federal Credit Union**



**VANTAGE CLUB**

Financial benefits for young adults

**Ages 18 - 28**

*Join today!*

# WHAT IS THE VANTAGE CLUB ACCOUNT?

**You want a lot from life. You have goals, dreams and plans. And the more you understand about establishing and maintaining healthy finances, the better prepared you are to achieve your goals.**

That's why HMFCU and the Vantage Club are here. With the perks of this account (better rates, benefits, information and resources), you have the advantage in life.

The decisions you make now will stick with you for years to come, and choosing the Vantage Club account is one of the key decisions you can make to begin your financially successful life.

## YOUR GENERATION IS:

### A GENERATION...

that will surpass all previous generations in size, spending power, knowledge and wealth.

### A GENERATION...

of people so determined to excel that failure is simply not an option.

### A GENERATION...

searching for our place in a changing world.

### A GENERATION...

that knows money has a crucial role to play in our lives.

## SO WHAT DO I GET?

### VANTAGE CLUB FEATURES:

- Available for HMFCU members ages 18 to 28 years
- Minimum to open Vantage Club account: \$5.00  
(A Prime Share account is required for HMFCU membership, and is opened with \$25.00.)
- No minimum balance
- No annual fee

### VANTAGE CLUB BENEFITS:

- Earn higher dividends than a regular share (savings) account
- Receive discounts on published loan rates
- Receive increases on published share certificate rates
- Participate in special promotions and prizes for Vantage Club members only
- Receive a monthly Vantage Club postcard and a quarterly financial magazine

### ...YOU'RE ALSO ELIGIBLE FOR:

- **Free Checking** (no monthly service charge or annual fee, free checks, free direct deposit, free BillPay, free online and telephone access, etc.)
- **Free Visa Debit Card** (set your own withdrawal limit)
- **HMFCU MasterCard** No annual fee or service charges, includes online tracking services (reports, alerts and other services available), fixed rates and ScoreCard Rewards
- **Entrepreneur Loan Program** offering loans at highly competitive interest rates
- **SmartStart Grant** (annual grant for Vantage Club members)
- **Financial Planning and Assistance** (for college, first job, first home, first car, single living, marriage, new baby, raising a young family, etc.)