Savings

Becoming a member!

Credit Unions are member-owned, this means with the $5 membership savings account, necessary to be a member at AOCU, that each member has the same voice, same access and same rights to products and services regardless of the size of deposits. At AOCU, you're somebody who belongs.

Savings Accounts at All One Credit Union*

The variety of savings account options at AOCU makes it easy to save. Whether for a special purchase, future plans, or just a rainy day, there is a Savings Account that's just right for your needs. Plus, each account provides the convenience of free Online and Mobile Banking. Apply online today, visit any AOCU branch, or call us at 800-649-4646. At AOCU, you're somebody who's ready for the future!

Membership/Basic Savings Account

- $5 minimum balance to open
- Deposit or withdraw your funds 24/7 with your AOCU ATM/Debit Card
- Convenient and secure E-Statements monthly

Incredible Interest Savings Account [1]

Incredible Interest Savings Account is the companion savings account to the free Incredible Interest Checking Account. Partnered with the free Incredible Interest Checking, you can increase your Incredible Interest Savings each month.

- Combines the higher return of a CD with the flexibility of a savings account
- Must be linked to an AOCU Incredible Interest Checking Account[1]
- Interest rate is subject to meeting Incredible Interest Checking qualifications
- Interest and any ATM reimbursements from Incredible Interest Checking will automatically transfer each cycle to Incredible Interest Savings account

Premium Savings Account

- Combines the higher return of a CD with the flexibility of a savings account
- Must be linked to an AOCU checking account

Other Savings Options

Holiday Club Account

- Minimum balance of $5 to open
- No fees
- Club deposits can begin anytime
- Choose any regular contribution amount from as little as $5
- Funds will be deposited into your AOCU Membership Savings or Checking in November

Vacation Club Account

- Minimum balance of $5 to open
- No fees
- Funds are available at any time

*18/65 accounts are available. Please inform us if you qualify or have questions about qualification.

[1] You must have an Incredible Interest Checking account in order to open an Incredible Interest with Savings account, and the Incredible Interest Checking account must remain open throughout the period that you hold your Incredible Interest with Savings account. Incredible Interest Checking qualifications each cycle: have at least 15 debit card point of sale (POS) transactions post and settle to your account per monthly qualification cycle (transactions may take up to three (3) business days from the date of the transaction to post and settle to your account), receive your monthly statement electronically, and receive at least one direct deposit or ACH debit per

qualification cycle. If qualifications are not met, we will pay no less than the minimum rate on your account.

Fees may reduce earnings on accounts. Rates and Annual Percentage Yields (APYs) may be subject to change without notice and may change after account opening. Membership requirements apply.