



Your Guide to Membership

LOOKOUT
CREDIT UNION

THIS GUIDE BELONGS TO:

Let's go places.

Here at Lookout, we empower our members to tread fearlessly in everything they do. We do that by giving you the right tools, proper guidance and a whole lot of inspiration. Because that's what we do. We look out for the things that matter.

And that's you.

Helping you find your path and make your way.

Member Name

Account Number

Online Banking Password



Questions?

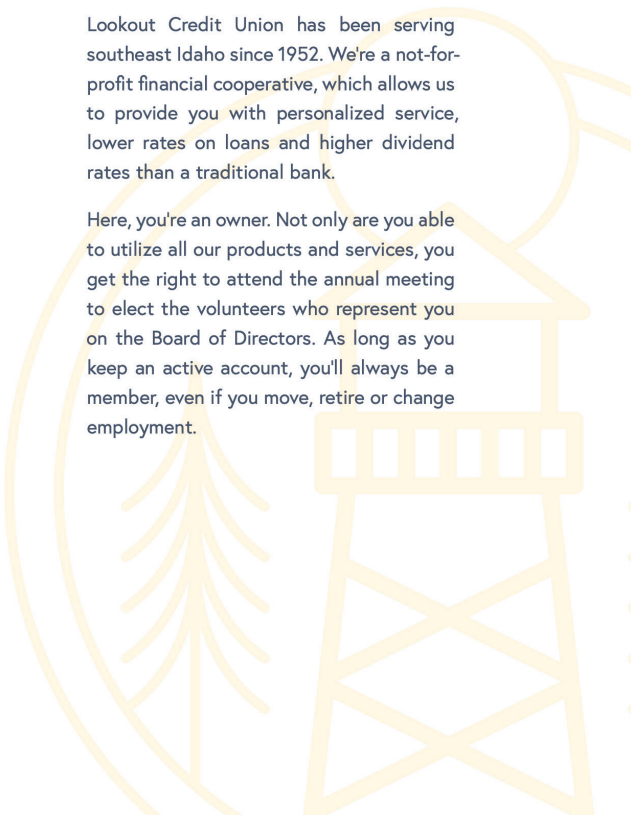
lookoutcu.com
(208) 235-7100 | (888) 847-8328

Let's chat.

What does it mean to be a member?

Lookout Credit Union has been serving southeast Idaho since 1952. We're a not-for-profit financial cooperative, which allows us to provide you with personalized service, lower rates on loans and higher dividend rates than a traditional bank.

Here, you're an owner. Not only are you able to utilize all our products and services, you get the right to attend the annual meeting to elect the volunteers who represent you on the Board of Directors. As long as you keep an active account, you'll always be a member, even if you move, retire or change employment.



Drop in and see us.

**ISU
CAMPUS**

707 S. 9th St.
Pocatello, ID, 83201

**ISU POND
STUDENT
UNION**

2nd Floor of Pond
Student Union Building
Pocatello, ID, 83209

ALAMEDA

202 W. Alameda Rd.
Pocatello, ID, 83201

BLACKFOOT

58 N. Broadway
Blackfoot, ID, 83221

SUNNYSIDE

2255 E. Sunnyside Rd.
Idaho Falls, ID, 83404

MEMORIAL

700 Memorial Dr.
Idaho Falls, ID, 83402

BURLEY

1041 E. Main St.
Burley, ID, 83318

Specialty Home Loans

When has one-size-fits-all actually worked for *all*? At Lookout, we offer a variety of Home Loan options — meaning there's something designed to work for you.

EDUCATOR HOME LOAN

For those shaping the future of our children and the community, we want to help shape your future with our Educator Home Loan. This loan allows you to complete a mortgage loan with no origination fee and lender fees waived. This program only applies to primary resident conventional mortgage loans. To be eligible, at least one borrower must be employed by any of our educational partners. You will also be entitled to obtain a donation from Lookout Credit Union to your preferred school program for \$250.

VELOCITY HOME LOAN













Our 12.5-year Velocity Home Loan lets you accelerate your mortgage with a limited-fee home refinance loan, so you can retire mortgage-free. This is a great option if you're looking to refinance your home at a shorter term without paying closing costs. Enjoy the same, fixed rate for the life of the home loan.

HERO HOME LOAN

We want to make the dream of homeownership obtainable for our community heroes—those who work in law enforcement, firefighters, educators, active military and emergency personnel—and honor their service. The HERO Home Loan offers a low down payment loan option as well as a reimbursement of half the origination fee.

Rewards+ Checking

With Identity Theft & Mobile Phone protection, loan discounts, ATM fee refunds, and more, our Rewards+ Checking gives you savings that really add up.

	Annual Value	Rewards+ Checking	Senior Checking	Basic Checking
High Annual Percentage Yield	\$75			
Identity Theft Protection with Fraud Defender	\$120			
Mobile Phone Protection	\$480			
ATM Refunds ¹	\$300			
Rewards Round Up ²	\$75			
0.25% Rewards+ Loan Discount ³	\$50			
12 Official Checks Per Year	\$35			
1 Overdraft Forgiveness Per Year	\$25			
1 Box of Checks Per Year	\$18			
Total Annual Value		\$1,160	\$199	\$0

Annual Membership Due:

\$60

\$36

1. ATM fee refunds up to \$25 per cycle when Rewards Plus Checking qualifications are met. 2. All debit card purchases will be rounded up to the nearest dollar. The difference, or "spare change," will be automatically withdrawn from your checking account and deposited into savings each day. Round Up earnings can be withdrawn one time per calendar year. 3. Value based on average Lookout Credit Union member loan.

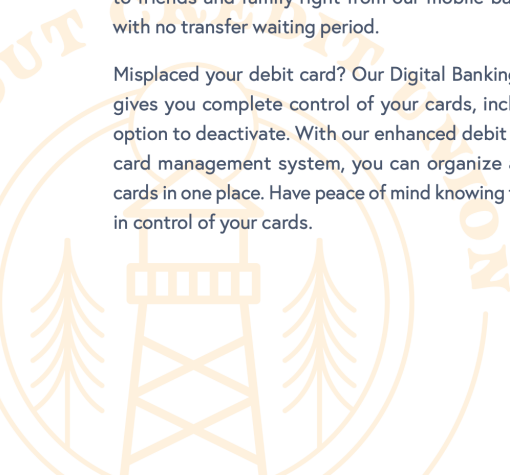
Banking Away from the Branch

While we love to see you in person, we know that banking from the couch is pretty irresistible. Don't worry, we've got options for you.

Where you go, we go. Check your accounts, make transfers, set up payments, and budget like a pro anytime and anywhere by logging in at **lookoutcu.com** or through the **mobile banking app** (available for Apple and Android).

Personalize your banking experience with our customizable dashboard. Our user-friendly interface makes accessing your money easy. Experience an expanded transfer capability with Zelle®, a quick way for you to send money to friends and family right from our mobile banking app with no transfer waiting period.

Misplaced your debit card? Our Digital Banking Platform gives you complete control of your cards, including the option to deactivate. With our enhanced debit and credit card management system, you can organize all of your cards in one place. Have peace of mind knowing that you're in control of your cards.



Our Products and Services

SHARE ACCOUNTS

Rewards Plus Checking

Senior Checking

Basic Checking

Junior Debit Account
(Ages 13–17)

Junior Savings Account
(Ages 13–17)

Daily Savings

Benny Bengal Savings (For kids)

Money Market Savings and
Checking

Medical Savings and Checking

LOANS

Mastercard Credit Cards

Mortgages

Home Equity Loans

Auto & RV Loans

Signature Loans

Overdraft Protection

FINANCIAL PLANNING

IRAs (Traditional and ROTH)

Credit Life/Disability Insurance

Share Certificates

OTHER SERVICES

Mobile Wallet

Mobile Deposit

Mobile Banking

Zelle[®]

Credit Score Tool

Instant Issue Debit Cards

VISA Gift Cards

Payroll Deductions

Direct Deposit

Bill Pay Service

Safe Deposit Boxes

Notary Public Service

Rewards Round Up
(Must have Rewards Checking)

For more information about our offerings, check out lookoutcu.com.

Custom Business Banking

Providing business banking solutions tailored to fit your small or large business. We offer personal financial solutions to guide your business to success.

BUSINESS LOAN

Whether it's short-term working capital, a fleet vehicle, a large piece of equipment, or a real estate investment project, our business loan products will facilitate your needs. We offer a variety of rate structures, loan terms and competitive fees. With Lookout Credit Union's collaborative approach to business lending, we can provide large scale value at a local level that will elevate your business.

BUSINESS LOAN PRODUCTS

-  Navigator Small Business Loan Product
-  Medical Professional Partnership Loans
-  Real Estate and Construction Loans
-  Equipment and Machinery Loans
-  Lines of Credit

For more information about Business Banking, contact
business@lookoutcu.com | 208-235-7170

Custom Business Banking

BUSINESS DEPOSIT

Our business deposit accounts offer support to our business members. Our no-fee business deposit accounts provide the security of NCUA insurance coverage, while also adding more to your bottom line by cutting out unnecessary transaction fees. At Lookout, we recognize that businesses have different operational needs, which is why our team devotes time and energy into helping you make informed financial decisions.

MERCHANT SERVICES

Lookout has partnered with Elavon to provide premium merchant services. With so many options in the marketplace, we want to help you decide which merchant service product is the best for your business. Mobile card readers, dedicated point of sale systems, and automatic daily transaction processing are just a few of the many benefits Elavon and Lookout have to offer. Our team is committed to guiding you to the right solution with our partners at Elavon.



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