



Media Contact

Michelle Payne, (317) 997-3900, mpayne@elements.org

Embrace the Value You Deserve with our Enhanced High Interest Checking
Check into the newest deposits offer now available from Elements Financial

FOR IMMEDIATE RELEASE: [Indianapolis, Indiana]— **Elements Financial** is introducing an enhanced version of its popular High Interest Checking Account by paying a 2.00% APY* up to \$20,000. This highly competitive offer will be a standard product, not just a short-term promotion.

This account is specifically designed for day-to-day usage and does require 15 qualifying monthly transactions. However, even if members do not meet this guideline, no fees or penalties apply. In fact, they'll still earn dividends (currently, 0.05% APY as standard rate).

The timing of this product launch is perfectly aligned with springtime on the way. Before the heavy Spring Break travel season kicks into full gear, it's a good time to establish a new checking account with spending flexibility paired with maximum earning potential.

Consumers can open the new High Interest Checking Account at elements.org/highrate or by calling Elements Member Service at (800) 621-2105.

More About Elements Financial

Elements Financial is a diversified federal credit union with assets of more than \$1 billion and 70,000 members in all 50 states and 40 foreign countries. As a **financial wellness provider**, Elements serves individuals through our original sponsor Eli Lilly and Company and **more than 80 companies across Indiana and nationally. Based on mortgage loans, Elements ranks 7th among all financial institutions in the Indianapolis market.** Beyond six Elements branches in Central Indiana, we provide access to **more than 5,500 shared branch locations nationally and 72,000 surcharge-free ATMs globally.** Elements Wealth Management is a full-service investment management and financial planning firm with \$500 million in assets under management. In 2015, our **members have saved \$15.3 million just by doing business with us****, thanks to great rates and low fees. Join us at elements.org to learn more.

Federally Insured by the NCUA

**Rate accurate as of 3/1/16. Annual Percentage Yield is variable and may change after account is opened. APY is 2.00% on balances up to \$20,000, 0.10% on balances greater than \$20,000. Qualifying transactions include all debit card purchases, checks, bill payments, ATM withdrawals and ACH withdrawals. (Excludes all deposits, internal account transfers, fees and dividends.) At least one accountholder must be at least 18 years old. You must maintain a minimum average daily balance of \$100 to earn dividends. Accounts not meeting the qualifying threshold will earn 0.05% APY. Fees may reduce earnings. **Competitive Values are estimated by comparing historical rates and fees at Elements Financial and the five banks and credit unions with the largest market share in Central Indiana; data valid as of 8/31/15.*