

ESTTA Tracking number: **ESTTA1385**

Filing date: **06/12/2013**

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE  
BEFORE THE TRADEMARK TRIAL AND APPEAL BOARD

**Petition for Cancellation**

Notice is hereby given that the following party requests to cancel indicated registration.

**Petitioner Information**

Name	Amplify Federal Credit Union		
Entity	federal credit union	Citizenship	Texas
Address	P.O. Box 85300 Austin, TX 78708 UNITED STATES		

Attorney information	Dwayne K. Goetzel Meyertons, Hood, Kivlin, Kowert & Goetzel, P.C. P.O. Box 398 Austin, TX 78767-0398 UNITED STATES dkgpto@intprop.com Phone:512-853-8800		
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**Registration Subject to Cancellation**

Registration No	4347621	Registration date	06/04/2013
Registrant	TIB The Independent BanksBank 350 Phelps Court, Suite 200 Irving, TX 75028 UNITED STATES		

**Goods/Services Subject to Cancellation**

Class 036. First Use: 2012/11/01 First Use In Commerce: 2012/11/01 All goods and services in the class are cancelled, namely: Credit card services, namely, providing business and corporate credit cards
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**Grounds for Cancellation**

Priority and likelihood of confusion	Trademark Act section 2(d)
Other	prior common law rights

**Mark Cited by Petitioner as Basis for Cancellation**

U.S. Registration No.	3304765	Application Date	07/20/2006
Registration Date	10/02/2007	Foreign Priority Date	NONE
Word Mark	AMPLIFY		
Design Mark			
Description of Mark	NONE		

Goods/Services	Class 036. First use: First Use: 2006/06/19 First Use In Commerce: 2006/10/10 Credit union services
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Attachments	Petition.pdf(3114107 bytes )
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### **Certificate of Service**

The undersigned hereby certifies that a copy of this paper has been served upon all parties, at their address record by First Class Mail on this date.

Signature	/Dwayne K. Goetzel/
Name	Dwayne K. Goetzel
Date	06/12/2013

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE  
BEFORE THE TRADEMARK TRIAL AND APPEAL BOARD

In the Matter of Registration No. 4347621 owned by TIB The Independent BanksBank for the  
Mark: **AMPLIFI**; International Class 36; Registered on June 4, 2013

_____	)	
Amplify Federal Credit Union,	)	
	)	
Petitioner	)	
	)	
v.	)	Cancellation No.: _____
	)	
TIB The Independent BanksBank,	)	
	)	
Respondent	)	
_____	)	

**PETITION FOR CANCELLATION**

Amplify Federal Credit Union, having an address of P.O. Box 85300, Austin, Texas 78708 (“Petitioner”), believes that it will be damaged by the continued registration of the mark **AMPLIFI** shown in Registration No. 4347621 (Class 36) by TIB The Independent BanksBank (“Respondent”), and therefore seeks to cancel same.

As grounds of cancellation, Petitioner would show as follows:

1. On or about February 10, 2012, Respondent filed an intent-to-use application, serial no. 85539272, seeking to register the mark **AMPLIFI** as a service mark in International Class 36 for use in connection with “credit card services, namely, providing business and corporate credit cards.” See printout from the United States Patent and Trademark Office (“USPTO”) database, attached as **Exhibit 1**.

2. Respondent eventually alleged a first use date of November 1, 2012 for the services listed in the foregoing application, which was registered on June 4, 2013 under U.S. Reg. No. 4347621. See Exhibit 1.

3. On or about July 20, 2006, Petitioner filed an application for registration of the mark AMPLIFY (“Petitioner’s Mark”), which was assigned U.S. Ser. No. 78934076. The foregoing application was published for opposition on February 27, 2007, and matured to U.S. Reg. No. 3304765 on or about October 2, 2007. *See* printout from USTPO database, attached as **Exhibit 2**.

4. On or about April 26, 2013, the USPTO accepted Petitioner’s declaration of continued use and incontestability with respect to the registration for Petitioner’s Mark. *See* **Exhibit 3**.

5. The filing date, publication date, and registration date for Petitioner’s AMPLIFY mark all precede the Respondent’s filing date or claimed first use dates with respect to the AMPLIFI mark.

6. Petitioner has used Petitioner’s Mark for credit union services, including for and in connection with credit cards and credit card services, prior to Respondent’s filing date and claimed first use date for the AMPLIFI mark. *See* materials attached hereto as **Exhibit 4**.

7. For many years prior to Respondent’s filing date or claimed first use dates, Petitioner has dedicated substantial amounts of money, time and effort in advertising, promoting and popularizing Petitioner’s AMPLIFY marks and in preserving the goodwill associated therewith. The trade and purchasing public has come to know AMPLIFY and recognize that certain financial goods or services so marked originate with or are affiliated with Petitioner.

8. Petitioner believes that AMPLIFI is confusingly similar to AMPLIFY with respect to, *inter alia*, sight, sound and meaning, and with respect to the goods and/or services offered thereunder. Continued registration of Respondent’s AMPLIFI mark may therefore cause Petitioner irreparable damage and injury, such as through the loss of revenue and sales of its

products and services marketed under Petitioner's AMPLIFY marks, or potentially by damage to Petitioner's reputation.

9. In light of the foregoing, including but not limited to Petitioner's priority with respect to AMPLIFY, the USPTO should cancel Respondent's registration of AMPLIFI.

WHEREFORE, Petitioner respectfully requests that U.S. Registration No. 4347621 be cancelled for the grounds stated herein.

Respectfully submitted,

By: /Dwayne K. Goetzel/  
Dwayne K. Goetzel

Meyertons, Hood, Kivlin,  
Kowert & Goetzel, P.C.  
P.O. Box 398  
Austin, Texas 78767-0398  
(512) 853-8800 (telephone)  
(512) 853-8801 (facsimile)

**ATTORNEYS FOR PETITIONER  
AMPLIFY FEDERAL CREDIT UNION**

**CERTIFICATE OF SERVICE**

I hereby certify that a copy of the foregoing Petition for Cancellation was sent to the following attorney of record for Applicant on this the 12<sup>th</sup> day of June 2013:

Cathryn A. Berryman  
Winstead PC  
P.O. Box 131851  
Dallas, Texas 75313-1851

/Dwayne K. Goetzel/

# **EXHIBIT 1**

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# AMPLIFI

**Word Mark** AMPLIFI

**Goods and Services** IC 036. US 100 101 102. G & S: Credit card services, namely, providing business and corporate credit cards. FIRST USE: 20121101. FIRST USE IN COMMERCE: 20121101

**Standard Characters Claimed**

**Mark Drawing Code** (4) STANDARD CHARACTER MARK

**Serial Number** **85539272**

**Filing Date** February 10, 2012

**Current Basis** 1A

**Original Filing Basis** 1B

**Published for Opposition** July 3, 2012

**Registration Number** 4347621

**Registration Date** June 4, 2013

**Owner** (REGISTRANT) TIB The Independent BanksBank banking association TEXAS 350 Phelps Court, Suite 200 Irving TEXAS 75028

**Attorney of Record** Cathryn A. Berryman

**Type of Mark** SERVICE MARK

**Register** PRINCIPAL

**Live/Dead Indicator** LIVE

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# **EXHIBIT 2**



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# AMPLIFY

<b>Word Mark</b>	AMPLIFY
<b>Goods and Services</b>	IC 036. US 100 101 102. G & S: Credit union services. FIRST USE: 20060619. FIRST USE IN COMMERCE: 20061010
<b>Standard Characters Claimed</b>	
<b>Mark Drawing Code</b>	(4) STANDARD CHARACTER MARK
<b>Serial Number</b>	<b>78934076</b>
<b>Filing Date</b>	July 20, 2006
<b>Current Basis</b>	1A
<b>Original Filing Basis</b>	1B
<b>Published for Opposition</b>	February 27, 2007
<b>Change In Registration</b>	CHANGE IN REGISTRATION HAS OCCURRED
<b>Registration Number</b>	3304765
<b>Registration Date</b>	October 2, 2007
<b>Owner</b>	(REGISTRANT) AMPLIFY FEDERAL CREDIT UNION FEDERAL CREDIT UNION UNITED STATES P.O. BOX 85300 AUSTIN TEXAS 78708
<b>Assignment Recorded</b>	ASSIGNMENT RECORDED
<b>Attorney of Record</b>	Dwayne K. Goetzel
<b>Type of Mark</b>	SERVICE MARK
<b>Register</b>	PRINCIPAL
<b>Affidavit Text</b>	SECT 15. SECT 8 (6-YR).
<b>Live/Dead Indicator</b>	LIVE

# **EXHIBIT 3**

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**From:** TMOOfficialNotices@USPTO.GOV  
**Sent:** Friday, April 26, 2013 11:00 PM  
**To:** dkgpto@intprop.com  
**Subject:** Trademark RN 3304765: Official Notice of Acceptance and Acknowledgement under Sections 8 and 15 of the Trademark Act

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**Serial Number:** 78934076  
**Registration Number:** 3304765  
**Registration Date:** Oct 2, 2007  
**Mark:** AMPLIFY(STANDARD CHARACTER MARK)  
**Owner:** AMPLIFY FEDERAL CREDIT UNION

Apr 26, 2013

### **NOTICE OF ACCEPTANCE UNDER SECTION 8**

The declaration of use or excusable nonuse filed for the above-identified registration meets the requirements of Section 8 of the Trademark Act, 15 U.S.C. §1058. **The Section 8 declaration is accepted.**

### **NOTICE OF ACKNOWLEDGEMENT UNDER SECTION 15**

The declaration of incontestability filed for the above-identified registration meets the requirements of Section 15 of the Trademark Act, 15 U.S.C. §1065. **The Section 15 declaration is acknowledged.**

**The registration will remain in force for the class(es) listed below for the remainder of the ten-year period, calculated from the registration date, unless canceled by an order of the Commissioner for Trademarks or a Federal Court.**

**Class(es):**  
036

TRADEMARK SPECIALIST  
POST-REGISTRATION DIVISION  
571-272-9500

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### **REQUIREMENTS FOR MAINTAINING REGISTRATION**

**WARNING: Your registration will be canceled if you do not file the documents below during the specified time periods.**

#### **Requirements in the First Ten Years**

**What and When to File:** You must file a declaration of use (or excusable nonuse) **and** an application for renewal between the 9th and 10th years after the registration date. See 15 U.S.C. §§1058, 1059.

#### **Requirements in Successive Ten-Year Periods**

**What and When to File:** You must file a declaration of use (or excusable nonuse) **and** an application for renewal between every 9th and 10th-year period, calculated from the registration date. See 15 U.S.C. §§1058, 1059.

### **Grace Period Filings**

The above documents will be considered as timely if filed within six months after the deadlines listed above with the payment of an additional fee.

**\*\*\*The USPTO WILL NOT SEND ANY FURTHER NOTICE OR REMINDER OF THESE REQUIREMENTS. THE REGISTRANT SHOULD CONTACT THE USPTO ONE YEAR BEFORE THE EXPIRATION OF THE TIME PERIODS SHOWN ABOVE TO DETERMINE APPROPRIATE REQUIREMENTS AND FEES.\*\*\***

To view this notice and other documents for this application on-line, go to <http://tdr.uspto.gov/search.action?sn=78934076>.

NOTE: This notice will only be available on-line the next business day after receipt of this e-mail.

# **EXHIBIT 4**



WORLDPOINTS® PLATINUM PLUS®  
VISA® CREDIT CARD

0% or 2.99%†

Introductory APR, *only* for  
balance transfers and  
direct deposits,  
Until June 2010

Dear Sample A. Sample:

At AMPLIFY, we're committed to serving the needs of our members. That's why we're pleased to be able to offer you what we feel is one of the best rewards cards available today: the No-Annual-Fee AMPLIFY Platinum Plus® Visa® credit card — **now with WorldPoints® rewards**. Please take a moment to consider the benefits of this exceptional credit card.

**More choices. More flexibility.**

The WorldPoints card offers you everything — unlimited cash rewards; tickets on any major U.S. airline with no blackout dates; merchandise; and car rentals and hotel stays in the U.S.† Some cards give you nothing back. Some cards offer just cash. Other cards offer airline miles, but with just one airline, a big annual fee and lots of strings attached. The WorldPoints program gives you the flexibility to choose a different reward every time you redeem your points — and with **no annual fee**.

**An exceptional value**

Pay off higher-rate bills and start saving with an Introductory 0% or 2.99% Annual Percentage Rate (APR)†, *only* for balance transfers and direct deposits, until June 2010. Please note, the Introductory APR† you receive is determined based on your creditworthiness, and will end sooner if your account is paid late or if your balance exceeds your credit limit. In addition, all payments you make will be applied to the lowest APR balances first, and balance transfers\* and direct deposits that are subject to the Introductory APR will receive a 3% transaction fee, no less than \$10. (Standard fees apply to these transactions after the Introductory APR ends. See reverse for details.) For valuable credit card information, visit [smartcredittips.com](http://smartcredittips.com).

**Flexible rewards from a name you can trust**

As a member, you know you can depend on the quality of our products and service. Now you can also experience the flexibility and value of the AMPLIFY credit card with WorldPoints rewards.

To request your card, just fill out and mail the brief application today. For faster service, call toll-free 1.866.598.4971 and get an instant decision Monday to Friday, 9:00 a.m.-9:00 p.m., Eastern. Or apply online at [newcardonline.com](http://newcardonline.com) using the 6-digit Priority Code located on the bottom of the Request Form.

Sincerely,

Pierre Cardenas  
Sr. VP Retail

P.S. We've sent you this offer because we are grateful for your continuing business. For more information about our products, visit your local branch today.

No annual fee

Earn 1 point for every  
\$1 in net retail purchases,  
redeem for cash, travel  
or merchandise rewards†

Enjoy 24-hour access to a  
personal assistant with the  
MyConciergeSM service\*\*

Secure online account  
access and electronic bill  
payment service

Request your card  
today by visiting  
[newcardonline.com](http://newcardonline.com)



†Please see the reverse side for rate, fee and other cost information. All terms, including the APRs and fees, are subject to change at any time, for any reason, in accordance with the Credit Card Agreement and applicable law.

▼ Detach here

YOUR PERSONAL REQUEST FORM

**AMPLIFY**  
Platinum Plus® credit card — now with WorldPoints® rewards

Print your name as you would like it to appear on the card.

Please print clearly in black or blue ink.

Social Security Number _____	Birth Date _____ / ____ / ____
Mother's Maiden Name or Password (for security purposes) _____	Your Annual Income \$ _____
Are you: <input type="checkbox"/> Homeowner <input type="checkbox"/> Renter <input type="checkbox"/> Other	Total Household Income‡ \$ _____

Occupation \_\_\_\_\_ Employer \_\_\_\_\_ Years There \_\_\_\_\_  
Resident Status: U.S. Citizen or Permanent Resident?  Yes  No

Residential Street Address (no P.O. Boxes) \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ ZIP \_\_\_\_\_  
(\_\_\_\_) (\_\_\_\_) (\_\_\_\_) \_\_\_\_\_  
Home Phone (with area code) \_\_\_\_\_ Business Phone (with area code) \_\_\_\_\_ Cell Phone (with area code) \_\_\_\_\_

E-mail Address \_\_\_\_\_

Are you a student?  Yes  No If so, please complete the information below.  
School \_\_\_\_\_  
Campus \_\_\_\_\_ Major field of study \_\_\_\_\_  
Graduation Date \_\_\_\_\_ Class:  Freshman  Sophomore  Junior  Senior  Graduate

The information you provide on this application enables us to verify your identity as required by Federal law. If the address you provided was not a street address, we are required to obtain a street address.

‡ Alimony, child support, separate maintenance income, or any other source of income (e.g., spousal or investment income), need not be revealed if you do not wish it considered as a basis for repayment.

Indicate your preferred mailing address:  The address above  The street address at right  An alternate address (Please print alternate address clearly on this form.)

**X** \_\_\_\_\_ Date \_\_\_\_ / \_\_\_\_ / \_\_\_\_  
BY SUBMITTING THIS APPLICATION I AGREE TO THE CONDITIONS ON THE REVERSE SIDE OF THIS FORM, AND TO BE BOUND BY EACH OF THE TERMS OF THE CREDIT CARD AGREEMENT, INCLUDING ARBITRATION.

Please send an additional card at no extra cost for:

Name \_\_\_\_\_  
First \_\_\_\_\_ M.I. \_\_\_\_\_ Last \_\_\_\_\_  
Relationship \_\_\_\_\_

MONEY-SAVING BALANCE TRANSFER OPTION* Please list balance transfer requests in order of priority.	Transfer amount \$ _____	Make transfer check payable to _____	Account number _____
	\$ _____	_____	_____
	\$ _____	_____	_____
	\$ _____	_____	_____

## DETAILS OF RATE, FEE, AND OTHER COST INFORMATION

As required by law, rates, fees, and other costs of the credit card offer are disclosed here. All account terms are governed by the Credit Card Agreement. Account and Agreement terms are not guaranteed for any period of time; all terms, including the APRs and fees, may change in accordance with the Agreement and applicable law. We may change them based on information in your credit report, market conditions, business strategies or for any reason.

† Annual Percentage Rate (APR) for Purchases	Standard Variable APR: between <b>11.99%</b> and <b>17.99%</b> . The APR you receive is determined based on your creditworthiness.
Other APRs	<u>Balance Transfers</u> : <b>0%</b> or <b>2.99%</b> Introductory APR until the last day of your billing cycle that ends in June 2010 for all Balance Transfers and Direct Deposits. After that, the Variable APR for any balances that were subject to the Introductory APR is between <b>11.99%</b> and <b>17.99%</b> . The Standard Variable APR for Balance Transfers is between <b>11.99%</b> and <b>17.99%</b> . The Introductory APR and the Standard Variable APR you receive are determined based on your creditworthiness. The Introductory APR will end sooner if your payment is late or the account balance is over the credit limit. <i>See<sup>1</sup> and<sup>6</sup> below for explanation.</i> <u>Cash Advances</u> : Standard APR is <b>17.99%</b> for all Direct Deposits, Check Cash Advances, ATM Cash Advances, Bank Cash Advances and Cash Equivalent transactions. This is not a variable rate. <i>See<sup>7</sup> below for explanation.</i> <u>Default APR</u> : Up to <b>19.99%</b> for all Purchase, Balance Transfer, and Cash Advance Balances if late or overlimit. This is not a variable rate. <i>See<sup>2</sup> below for explanation.</i>
Variable-Rate Information	Your APRs may vary. For each billing cycle, we determine each APR by adding a margin to the prevailing U.S. Prime Rate. The margin for the Standard Variable APR for Purchases and Balance Transfers is between 8.74% and 14.74%. <i>See<sup>3</sup> below for explanation.</i>
Grace Period for repayment of balance for Purchases	At least 20 days from the statement Closing Date (provided you fully paid your New Balance Total from the previous statement by its Payment Due Date). <i>See<sup>4</sup> below for explanation.</i>
Method of computing the balance for Purchases	Average Daily Balance (including new purchases).
Minimum Finance Charge	\$1.50.
Annual Fee	None.
Transaction fee for Purchases	Transaction Fee for the purchase of wire transfers from a non-financial institution: 4% of each such transaction (minimum \$10).
Foreign Transactions	Transaction Fee for any transaction made in a foreign currency and any transaction made in U.S. Dollars that is processed outside the United States: 3% of the U.S. Dollar amount of each such transaction. This fee will be in addition to any other applicable fee.

### Fee for Balance Transfers and Direct Deposits that are subject to the Introductory APR:

3% of each such transaction (minimum \$10). *See<sup>5</sup> and<sup>6</sup> below for explanation.*

**Standard Balance Transfer Fee:** 4% of each such transaction (minimum \$10).

**Standard Cash Advance Fee:** 4% of each such transaction (minimum \$10).

**Late Fee:** Based on your balance as of the day the fee is assessed—\$15 if \$0–\$100; \$29 if between \$100.01 and \$250; \$39 if \$250.01 or over.

**Overlimit Fee:** \$39.

**If your account has balances with different APRs, payments are applied to the balance with the lowest APR before any payments are applied to balances with higher APRs. This means that balances with higher APRs are not reduced until balances with lower APRs have been paid off.**

<sup>1</sup> The Introductory APR does not apply to Purchases or Cash Advances, other than Direct Deposits. When the Introductory APR ends, the Standard (non-introductory) Variable APR is calculated using the Variable-Rate Information and is applied to new and outstanding balances (consisting of Balance Transfers). If your payment is late or the account balance is over the credit limit, the Standard Variable APR will be applied to those balances as of the first day of the billing cycle in which the payment was late or the balance exceeded the credit limit. We reserve the right to change the APRs in our discretion including, for example, the margins.

<sup>2</sup> When your minimum payment is either late (*i.e.*, not received by 5 p.m., E.T., on its Payment Due Date) or the account balance is over the credit limit, on any two occasions within 12 consecutive months, we may increase each of your account's Standard Variable APRs up to the Default APR. The Default APR will be applied to all new and outstanding balances with Variable APRs then below the Default APR. If a Default APR is applied to your account, then all APRs, including APRs then at or above the Default APR, will no longer vary.

<sup>3</sup> The U.S. Prime Rate used to determine your APRs for each billing cycle is the highest rate appearing in *The Wall Street Journal* at any time within the immediately preceding three months. On April 30, 2009, the U.S. Prime Rate applicable using this formula was 3.25%.

<sup>4</sup> The number of days between your statement Closing Date and your Payment Due Date (the grace period) may vary from one billing cycle to another.

<sup>5</sup> We include Transaction Fees when computing finance charges. Incurring Transaction Fees results in an APR exceeding 0% for the billing statement on which those fees appear. The Daily Periodic Rate (DPR) will remain 0% for the accounts approved at the 0% Introductory APR as disclosed.

<sup>6</sup> For purposes of the Introductory APR offer on Balance Transfers, the three checks accompanying the Guide to Benefits materials we send to you will also be treated as Balance Transfers if they post to your account before the Introductory APR ends. Any of these checks and Direct Deposits that post to your account after the Introductory APR ends will be Cash Advances with a 17.99% Standard APR.

<sup>7</sup> Cash Equivalent transactions are defined as money orders, foreign currency, and travelers checks from a non-financial institution, person to person money transfers, bets, lottery tickets, casino gaming chips and bail bonds.

## CONDITIONS

You have read the accompanying application, and everything you have stated is true. You are at least 18 years of age or you are at least 21 years of age if a permanent resident of Puerto Rico. You authorize FIA Card Services, N.A. (hereinafter "us" or "our") to review your credit and employment histories and any other information in order to approve or decline this application, service your account, and manage our relationship with you. You consent to our sharing of information about you and your account with the Financial Institution, if any, endorsing this credit card program. You authorize us to share with others, to the extent permitted by law, such information and our credit experience with you. In addition, you may as a customer later indicate a preference to exempt your account from some of the informationsharing with other companies ("opt-out"). If you accept or use an account, you do so subject to the terms of this application, the "Details of Rate, Fee, and Other Cost Information," and the Credit Card Agreement (which includes an arbitration provision) as it may be amended; you also agree to pay all charges incurred under such terms. Any changes you make to the terms of this application will have no effect. You understand that if your application is approved for an account with a credit line that is greater than or equal to \$2,000, you will receive a Platinum Plus<sup>®</sup> account; if your credit line is less than \$2,000, you will receive a Preferred account. The benefits for Preferred accounts differ from Platinum Plus accounts. You also understand that the Annual Percentage Rate on the account you receive will be determined based on your creditworthiness. You accept that on a periodic basis your account may be considered for automatic upgrade at our discretion. You consent to and authorize us, any of our affiliates, or our marketing associates to monitor and/or record any of your phone conversations with any of our representatives.

SR.PL.RNTP.FI.1208

This credit card program is issued and administered by FIA Card Services, N.A. Any account opened in response to this application shall be governed by the laws of the State of Delaware. The WorldPoints program is managed in part by independent third parties, including a travel agency registered to do business in California (Reg. No. 2036509-50); Ohio (Reg. No. 87890286); Washington (6011237430) and other states, as required. Visa is a registered trademark of Visa International Service Association, and is used

## FEATURES

◆ **WORLDPOINTS.** Earn 1 point per dollar of new net retail purchase transactions (qualifying purchases less credits, returns, and adjustments) charged to the card each billing cycle. Point earnings are rounded to the nearest whole point. Balance transfers, cash advances, including purchases of money orders or other cash equivalents, out-of-network payments made through the Bill Pay Choice<sup>®</sup> service, purchases made by or for a business or for a business purpose, fees, finance charges, unauthorized/fraudulent transactions and certain other charges do not earn points. Earn unlimited points. Points valid for 5 years. Rewards begin at 2,500 points for cash/merchandise and 25,000 points for air. Air rewards may be subject to a maximum dollar value and special air arrangements require payment of additional points and a processing fee. Air rewards from AK, HI, or PR limited to mainland U.S. unless fare paid to U.S. gateway. A cash reward shall be issued for a U.S. dollar sum in the form of a check or an electronic deposit to a checking or savings account of your choice. Cash reward check expires 90 days after date of issue. Points and/or rewards may not be combined with other discount or reward programs, unless specifically authorized by FIA Card Services, N.A. Other significant terms apply. Program subject to change. For more information, visit [fiacardservices.com/worldpoints](http://fiacardservices.com/worldpoints). Details accompany new account materials. WP.T.0309

\* **BALANCE TRANSFERS.** If the total amount you request exceeds your credit line, we may either send full or partial payment to your creditors in the order you provide them to us or we may send you Access Checks. Allow at least 2 weeks from account opening for processing. Continue paying each creditor until the transfer appears as a credit. Balance Transfers incur finance charges from the transaction date. The Standard Balance Transfer fee is 4% of the amount of the transaction (min. \$10). For Balance Transfers subject to the Introductory APR, the fee is 3% of the transaction (min. \$10). If you have a dispute with a creditor and pay that balance by transferring it to your new account, you may lose certain dispute rights. Balance Transfers may not be used to pay off or pay down any account issued by FIA Card Services, N.A. BT.PF.1208

\*\*Certain restrictions apply to each benefit. Preferred card benefits differ from Platinum Plus card benefits (*i.e.*, coverage amounts vary and some benefits are not available). The MyConcierge<sup>SM</sup> service is available for personal use of the cardholder, his or her spouse, and dependents under 22. Available by phone or online, 24 hours a day, 7 days a week. Significant terms and conditions apply. You are responsible for the cost of any items or services arranged on your behalf. The MyConcierge service is provided by LesConcierges, Inc. Details accompany new account materials. WP.CR.0908

**AMPLIFY also has excellent rates and terms available for you on a Home Equity or Mortgage loan. You can apply online in minutes, and be on your way to a new home, an improved home, or to anything else you have in mind. Visit [goamplify.com](http://goamplify.com) for details and for a whole range of online tools to help you zero in on your best**

The FIA Card Services<sup>®</sup> Privacy Policy is available at [fiacardservices.com](http://fiacardservices.com) and accompanies the credit card.

If the enclosed postage-paid envelope has been misplaced, send application to: FIA Card Services, N.A., PO Box 981052, El Paso, TX 79998-9935. FIA.ABP.0309

option.



## BENEFIT SUMMARY

### **Business Card with WorldPoints® Rewards**

Don't just think of it as a credit card. Think of it as a way to work more efficiently.

If you use a personal credit card for business expenditures, you're missing out on a card that can actually help you manage your business! With the Business Card with WorldPoints Rewards, you will:

#### **Manage and control business expenses with ease.**

You can set individual credit lines for your employees, controlling how much is spent.<sup>†</sup> And, you'll have secure online access to your account 24 hours a day, 7 days a week, so you can view up-to-the-minute account information whenever you need to.<sup>‡</sup>

#### **Enjoy tax benefits and simplified tax preparation.**

Separating business and personal expenses makes figuring taxes easier—and interest on business expenses may be tax deductible.<sup>††</sup>

**Save time, save money.** As a Business Card with WorldPoints Rewards customer, you can feel secure knowing that you and your rental car are protected with a valuable insurance coverage—at no additional charge. Take advantage of discounts on the everyday costs of hotels, overnight shipping, and much more.<sup>†††</sup>

It's all about simplifying the way you do things...so you can concentrate on growing your business. It's all about giving you the time to do what you do best.

### **Business Card with WorldPoints® Rewards**

A simpler way of doing business

- Manage and control expenses—with individual credit lines for employees that let you predetermine how much money is spent.<sup>†</sup>
- Access your account online, view credit card information, and pay bills online when you enroll in our free online banking service. Just visit [www.fiabusinesscard.com](http://www.fiabusinesscard.com).<sup>‡</sup>
- There's no annual fee and a competitive variable APR.
- Improve cash flow—with acceptance almost anywhere, you can use your card or personalized cash advance checks to access the funds you need.
- Increase spending power—with a business card that's separate from your personal credit card.
- Enjoy superior Customer Service—with Customer Satisfaction representatives dedicated solely to Business Customers and credit line increase decisions made within 24 hours.
- Experience a new standard of benefits—with additional cards at no extra cost, automatic Purchase Protection and much more.<sup>†††</sup>

## **TO APPLY**

**See your branch representative**

**or**

**call 800.892.3263**

<sup>‡</sup> Internet access required.

<sup>†</sup> Within certain program credit limits set by FIA Card Services, N.A.

<sup>††</sup> Consult your tax advisor regarding the deductibility of interest.

<sup>†††</sup> Certain restrictions apply to these and other benefits described in the benefits brochure sent with your card or available upon request.

## Now a business credit card that *works for you.*

### Earning Points is easy.

- Earn 1 point for every \$1 in net retail purchases you make with your new Business Card with WorldPoints® Rewards Card.
- Combine points from your personal and business WorldPoints cards to get rewards even faster.<sup>††††</sup>
- Redeem points for rewards for yourself, your employees, or your business.

### Plus, get these beneficial services at no extra charge.<sup>†††</sup>

- Online account access<sup>1</sup>
- Additional cards for your employees
- Control over employee credit lines<sup>†</sup>
- Zero liability for unauthorized use
- Employee misuse insurance
- Purchase Protection for theft or damage
- Extended Warranty Protection

## Choose Your Rewards<sup>††††</sup>

The WorldPoints program is your passport to travel on any major U.S. airline. Go virtually wherever you want, whenever you want. There are **no blackout dates**, so you can fly during peak periods, on weekends, and even on holidays. You can also redeem your WorldPoints points for hotel accommodations and car rentals within the United States or for merchandise, gift cards or cash rewards.

### Air Rewards

	Points
Within the 48 Continental United States	25,000
Canada, Mexico, or Puerto Rico	35,000
Alaska, Hawaii, or the Caribbean	45,000
Europe	60,000
Central America or South America, Asia, Africa, or South Pacific	85,000

### Requirements

Coach-class reservations and ticketing require at least 21 days' advance notice and must include a Saturday night stay. The round-trip ticket will be Economy class and the lowest available fare at the time of booking. Departures must originate within the 48 states. Non-U.S. travel: stay at least seven but no more than 30 days. First-class air rewards and flexible air redemption available. Refer to Program Rules for details.

### Hotel and Car Rental Rewards

	Points
Book a room anywhere in the U.S.	5,000
Rent a car anywhere in the U.S.	5,000

Redeem Points in increments of 5,000 for a credit of up to \$50 toward the cost of your travel arrangements. See Program Rules for details.

### Merchandise Rewards

Choose from an online rewards selection including hundreds of merchandise items from the best names in electronics, home furnishings, and sporting equipment.

### Gift Cards Rewards

Choose Gift Cards from top retailers.

### Cash Rewards

2,500 Points	=	\$12.50 cash reward
5,000 Points	=	\$25 cash reward
10,000 Points	=	\$80 cash reward
25,000 Points	=	\$250 cash reward
50,000 Points	=	\$500 cash reward

## BANK REFERENCE INFORMATION

MUST BE COMPLETED BY A BANK REPRESENTATIVE.

Please fax this completed form and application to 302.457.0266. (IF FAXING APPLICATION DO NOT MAIL THE ORIGINAL)

### BANK INFORMATION

Submitting Bank Name	Date
Bank Address	E-mail Address
Bank Representative Information (Name, Phone Number and Fax Number)	

### BUSINESS INFORMATION

Business Name	Phone Number
Physical Address	Tax ID#
Mailing Address	

### TYPE OF BUSINESS (Select from 1-7 and list information accordingly)

1. Sole Proprietorship  
  2. Non-profit  
  3. Corporation  
  4. Partnership  
  5. LLC  
  6. S-Corporation  
  7. Other

1. If Sole Proprietor, List Owner				
2. If Non-profit, List Primary (Note: If not incorporated, list primary. If incorporated, complete corporation information.)				
3. If Corporation, List Officers <table style="width: 100%; border: none;"> <tr> <td style="width: 50%;">President (and owner, if different)</td> <td style="width: 50%;">Secretary</td> </tr> <tr> <td>Vice President</td> <td>Treasurer</td> </tr> </table>	President (and owner, if different)	Secretary	Vice President	Treasurer
President (and owner, if different)	Secretary			
Vice President	Treasurer			
4. If Partnership, List Partners				
5. If Limited Liability, List Members				

### BUSINESS DEPOSIT ACCOUNT INFORMATION

Business Name on Checking Account	Owned By (Select One) <input type="checkbox"/> Business <input type="checkbox"/> Authorized Officer	Open Date	Average Bal.
Money Market 1	Owned By (Select One) <input type="checkbox"/> Business <input type="checkbox"/> Authorized Officer	Open Date	Average Bal.
Money Market 2	Owned By (Select One) <input type="checkbox"/> Business <input type="checkbox"/> Authorized Officer	Open Date	Average Bal.
Certificate of Deposit	Owned By (Select One) <input type="checkbox"/> Business <input type="checkbox"/> Authorized Officer	Open Date	Average Bal.

### COMMERCIAL LOAN INFORMATION

Unsecured Account	Open Date	High Balance	Current Balance	Rating
Secured Account	Open Date	High Balance	Current Balance	Rating
Line of Credit Account	Open Date	High Balance	Current Balance	Rating

### COMMENTS

### BANK REPRESENTATIVE

I hereby certify that, to the best of my knowledge, all information given above is true and correct.

Signature	Title
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## DISCLOSURES

You must be at least 18 years of age and be an Authorized Officer of the business to apply.

\*\*\*\* **Important Information about the Business Card with WorldPoints® Rewards program:** Earn 1 point per dollar of new net retail purchases charged to your credit card with WorldPoints Rewards. Balance transfers, cash advances including purchases of money orders or other cash equivalents, out-of-network payments made through the Payment Center, fees, finance charges and unauthorized/fraudulent transactions do not earn points. Points have no cash value except as described in connection with cash rewards, and are valid for 5 years. Points transferred from another eligible card must be redeemed within 90 days of transfer. **TRAVEL REWARDS** have point and corresponding maximum dollar value ("MDV") requirements. Miscellaneous costs not included. Rewards subject to availability. **Air.** Points and MDV needed to travel within the 48 continental states (including Washington, D.C.): 25,000/\$400; 48 states to Canada, Mexico, or PR: 35,000/\$600; 48 states to AK, HI, or Caribbean: 45,000/\$600; 48 states to Europe: 60,000/\$800; 48 states to Central or South America, Asia, Africa, or the South Pacific: 85,000/\$1,150; the respective Point and MDV values also apply should travel begin in AK, HI, or PR and end within the 48 states or D.C. MDV includes all taxes and destination fees including the September 11th Security Fee. First- and business-class rewards available upon request. Unless redeeming for first- or business-class fare, ticket will be lowest coach class fare available through the WorldPoints redemption center. Special air arrangements require payment of additional points and processing fee. Additional terms apply. **Car.** Rent any car for any number of days with pickup and return to the same rental location within the U.S. For every 5,000 points you redeem for an eligible car rental, you receive a (\$50) credit toward the rental cost. 5,000 Points = \$50 MDV. 7-day advance reservations required and arrangements subject to availability. Credit, age, and driver requirements apply. Miscellaneous costs are your responsibility. Additional terms apply. **Hotel.** For every 5,000 points you redeem, you receive a (\$50) credit toward the nightly cost of the accommodations. 5,000 Points = \$50 MDV. 7-day advance reservations required and accommodations subject to availability. No minimum stay required. Miscellaneous costs are your responsibility. Additional terms apply. **MERCHANDISE AND GIFT CERTIFICATE REWARDS.** Online merchandise catalog has widest selection; abridged pamphlet mailed upon request. Featured items may not reflect actual rewards. Goods of equal or similar value may be substituted if reward is unavailable. Rewards shipped prepaid. **CASH REWARDS** are available online or by telephone. Cash reward check values and required Points: \$12.50/2,500; \$25/5,000; \$37.50/7,500; \$80/10,000; \$120/15,000; \$160/20,000; \$250/25,000; \$350/35,000 and \$500/50,000. Check issued upon request of Customer, made payable as described in complete Rules, and mailed within 14 business days of request. Check expires 90 days after date of issue. No yearly limit: to qualify, account must have active charging privileges. Unless authorized by us, points and rewards may not be combined with discounts or other programs, including airline or credit card programs, in the U.S. or abroad. Independent third parties manage the Merchandise and Gift Card/Certificate Rewards portion of the Program. An independent third party travel agency, registered to do business in California (Reg. No. 2036509-50); Ohio (Reg. No. 87890286); Washington (6011237430) and other states, as required, manages the Travel portion of the Program. The Cash Rewards portion of the Program is managed by FIA Card Services, N.A. The MyConcierge Rewards portion of the Program is managed by Les Concierges, Inc. We are not responsible for errors or omissions in any Program document. Program terms may change. Program void where prohibited by law. For more information, visit [www.fiabusinesscard.com/worldpoints](http://www.fiabusinesscard.com/worldpoints). Details accompany new account materials.

**Annual Fee** — \$0.

**Annual Percentage Rate (APR) for Purchases** — 0% introductory rate for the first 6 billing cycles from account opening; thereafter a variable APR, currently ranging from 11.24% to 21.24%.

**Other APRs** — Non-Check Balance Transfers: A variable APR, currently ranging from 11.24% to 21.24%. Cash Advances and Convenience Checks: a variable APR, currently 24.24%.

**Variable Rate Information** — All APRs (other than your introductory APRs) may vary. They are determined by adding a margin to the Prime Rate ranging from 7.99% to 17.99% for Purchases and Non-Check Balance Transfers and 20.99% for Cash Advances and Convenience Checks.

**Grace Period for Purchases** — At least 25 days from your statement Closing Date.

**Minimum Finance Charge for Purchases** — \$1.00 (unless Purchase Average Daily Balance is zero).

**Cash Advance Fee** — 4% of each advance (\$10 min) (including Convenience Checks).

**Balance Transfer Fee** — 4% of each Balance Transfer (\$10 min).

The non-promotional APR, annual fee and other fees and charges are not guaranteed and are subject to change. We have the right to change your terms, rates and fees at any time, for any reason, in accordance with the Business Card Agreement and applicable law. Cash Advances and Balance Transfers may not be used to pay off or pay down any FIA Card Services account. The Cash Limit assigned will be a percentage of the total Credit Limit assigned; be sure to check what your Cash Limit is before using your account to make cash transactions. We apply the minimum payment to lower APR balances before higher APR balances; amounts in excess of the minimum payment are applied to higher APR balances before lower APR balances.

The APR calculations associated with your Business Credit Card Account vary with the market based on the Prime Rate. All disclosed variable rates are based on the Prime Rate of 3.25% in effect as of February 27, 2010.

**Balance Transfer** — If you are a non-profit company or you request your account to be set up for balance in full payment monthly, rather than minimum payments, you will not be eligible for Balance Transfer promotions and may be excluded from receiving Balance Transfer checks. We reserve the right to decline to process any Balance Transfer for any reason. If you have a dispute with a creditor and pay that balance by transferring it to your new Business Credit Card Account, you may lose certain dispute rights. **By making a Balance Transfer, you understand that future minimum payments will be applied to promotional offers (which are normally at a lower interest rate) prior to any existing or new regular balances on the account.** It will take 3-4 weeks to process your request. Therefore, you will still need to make payments on your other accounts to keep them current until your request is complete. Balance Transfer requests will be processed in the order provided. We will make the maximum possible partial payment. Partial payment will not be made on more than one account. Finance charges (if and where applicable) will begin on the date that the Balance Transfer posts to your Business Credit Card Account.

**Sharing of Information with Bank Affiliates** — If you do not meet our requirements for this product, by submitting this Application you authorize and request us to share this Application and the Application file with our affiliate for consideration of you for a U.S. Small Business Administration ("SBA") guaranteed loan. In addition, from time to time, we, our affiliates and subsidiaries may share with each other information about your Business, and you personally, contained in this Application or obtained from outside sources. You may instruct us to cease sharing your personal information obtained from this Application or outside sources by sending a written request to: Commercial Card Services, P.O. Box 27025, Richmond, VA 23261-7025.

Credit subject to approval. Credit cards issued and administered by FIA Card Services, N.A.

MasterCard is a registered trademark of MasterCard International Incorporated, and is used by the issuer pursuant to license. WorldPoints and the WorldPoints design are registered trademarks of FIA Card Services, N.A.

The information listed above is correct as of February 27, 2010 and is subject to change at any time without prior notice. To receive the most recent information, please write to FIA Card Services at PO Box 53137, Phoenix, AZ 85072-3137.

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## APPLICATION CHECKLIST

- Business Card with WorldPoints® Rewards Card application is completed and signed.
- Bank Reference Form is completed and included.
- If the requested credit line is equal to or greater than \$75,000, the previous two years of tax returns or business financials are included.
- If the business is a non-profit, the previous 2 years of financials are included, as well as meeting minutes stating who is authorized to borrow on behalf of the organization and the fact that a business card program is being requested.

**Mail submission:** FIA Card Services, N.A.  
PO Box 981520  
El Paso, TX 79998-9915

**Regular Fax submission:** 302.457.0266 (14 day decision for regular applications)

**VIP Fax submission:** “ATTN VIP APPLICATIONS” 302.432.4630  
(5 day decision – For VIP and urgent applications ONLY – Please fax application, do not mail\*)

\*IMPORTANT: If faxing an application, either VIP or regular, do not mail the original. The second application received will be treated as a duplicate, resulting in an automatic decline and unnecessary confusion for the Customer. It is also advisable to retain your fax confirmation sheet until application is decided.

For general information, application status, credit line increases, additional cards, and routine Customer Service, contact a Customer Satisfaction Specialist at **800.892.3219**.



FIA Card Services,

FIA Card Services, N.A.  
Wilmington, DE 19884-0673

Creation Date ..... 10/25/2010  
Job Number .....

It is our pleasure to send you the attached proposed card proof. Before returning this proof, please check it carefully, indicating any artwork or photography changes needed. **Due to the limitations of color printers and file output, the colors shown on this proof are approximations only of the final card.** The cards shown are for approval only and may not be repurposed for any other uses. To ensure that the production schedule and delivery date are not affected, please return this proof to us at your earliest convenience.

Prepared by: DS

INSTRUCTIONS

(Please check appropriate box below)

- The attached proof is correct, and you may proceed with producing the plastic credit cards.
- Make all corrections noted and proceed with producing the plastic credit cards. I have included all necessary art work with any instructions.
- Make all corrections noted and proceed with another proof.

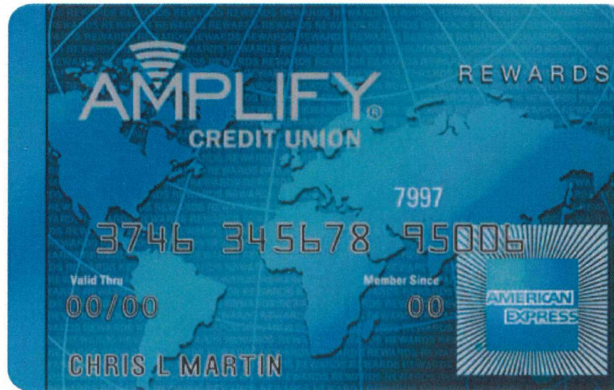
Print Name \_\_\_\_\_

Signature \_\_\_\_\_

Date \_\_\_\_\_

CUSTOMER CHOICE (INITIAL)

A



Comments

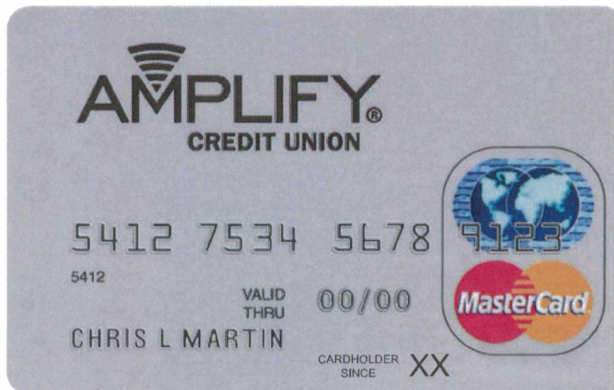
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Need Illustrator Logo

CUSTOMER CHOICE (INITIAL)

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Need High-Res Image

Need Illustrator Logo

CUSTOMER CHOICE (INITIAL)

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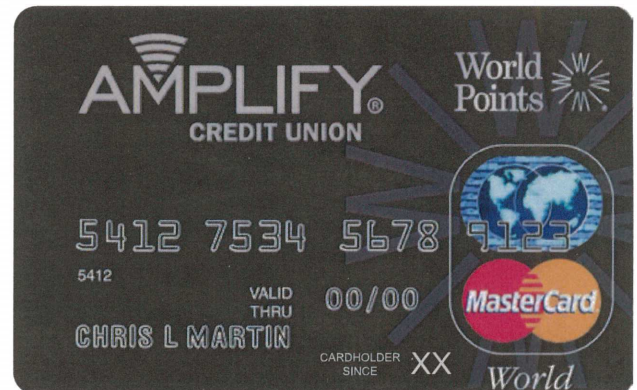
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Need Illustrator Logo

CUSTOMER CHOICE (INITIAL)

D



Comments:

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Need High-Res Image

Need Illustrator Logo





Your money.  
Where you want it.  
When you want it.  
Every time.

AMPLIFY makes accessing your financial information easier than ever with ONLINE BANKING and our expanding network of ATMs.

FREE ONLINE BANKING

- open an account
- apply for a loan
- order checks
- view statements
- transfer funds
- account alerts
- 24 hours a day
- 365 days a year
- and much more!

AUSTIN'S LARGEST FREE ATM NETWORK

200+ Fee-free Austin-area ATMs and over 1,800 Service Centers nationwide! AMPLIFY has teamed up with Austin area credit unions to bring you a great selection of fee-free ATM machines. Just look for any of the participating credit union logos or the Select ATM logo, and know you can get cash without a fee!

Visit the Free ATMs website for Austin-area fee-free ATM locations!  
[www.freecuatms.org](http://www.freecuatms.org)

Visit the Select ATM website for Nationwide Select ATM locations!  
[www.pulse-efit.com/select\\_atm\\_entry.asp](http://www.pulse-efit.com/select_atm_entry.asp)

Visit the Service Center website to find nationwide Service center locations!  
[www.cuservicecenter.com](http://www.cuservicecenter.com)

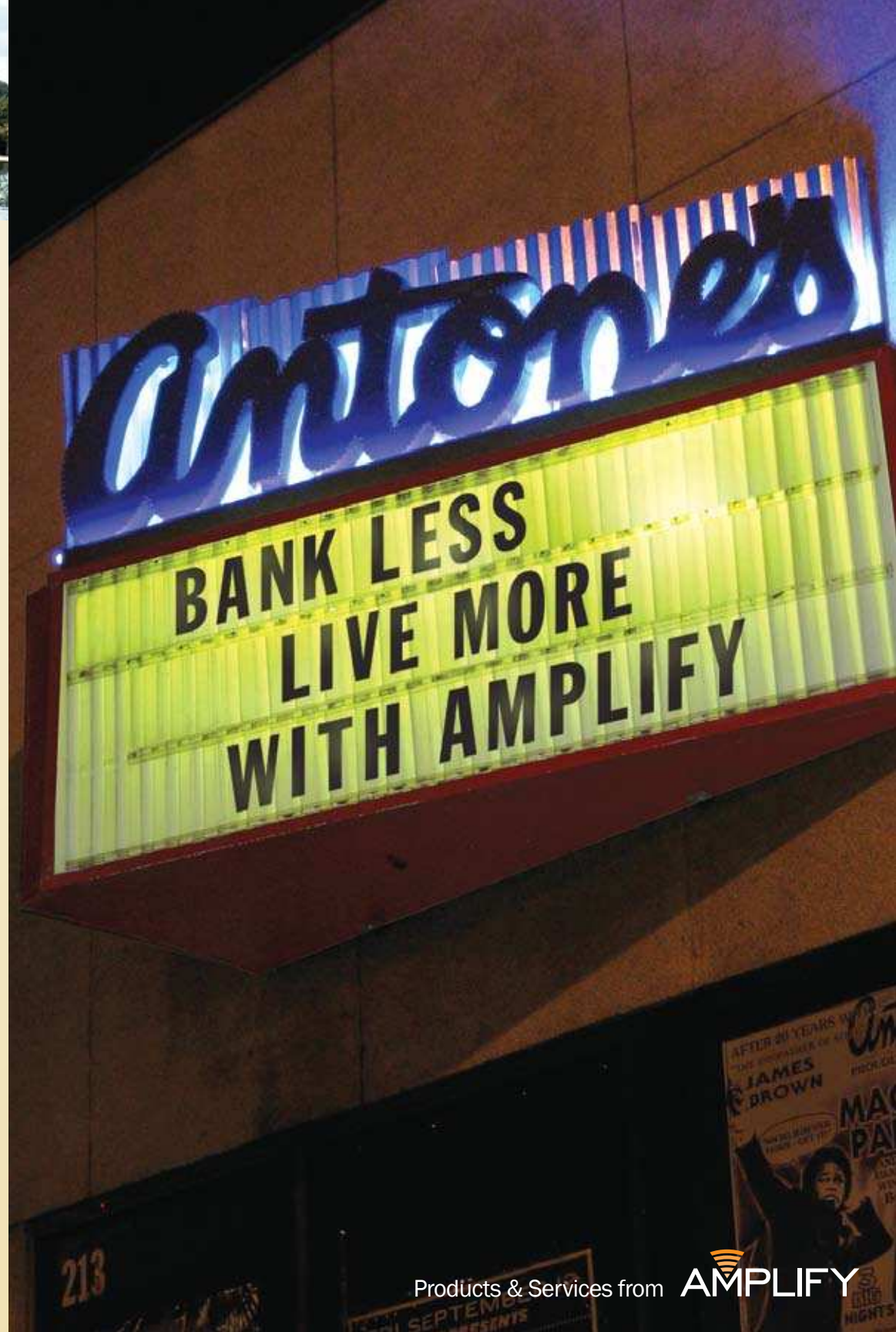
THERE ARE 12 SERVICE CENTERS IN AUSTIN TO SERVE YOU!

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see this logo.



[goamplify.com](http://goamplify.com) 512.836.5901

March, 2009 - V1



Products & Services from **AMPLIFY**





When she was approached by Amplify about using a photo of Antone's, Susan Antone did some

research on the credit union. "The folks at KGSR said such good things about Amplify," she explains, "and when I found out about all the things they're doing to help Austin's music industry, I was happy to let them use our logo."

Susan will be the first to tell you she prefers to be behind the scenes. But what you'll soon discover is that she's just too busy to be the "face" for her many passions.

People are probably most familiar with Susan for her role with Antone's Nightclub. "My brother Clifford started the club in 1975 because he loved the blues," she says. "He and his friends couldn't find a place to play their music so they decided to make their own." When Clifford passed away in 2006, Susan stepped into a more active role in the nightclub and says, "I feel so fortunate that this is what I get to do."

Antone's Nightclub is known internationally as a haven for the blues – and locally as a part of the fiber of Austin. Susan is quick to point out that the club owes its success and its worldwide reputation to its patrons. "I'm so grateful to the people of Austin, especially, for their continued support of Antone's and the musicians we showcase," she says.

From her favorite place – behind the scenes – Susan documented much of this musical history. "The camera became my instrument," she says. "I took photos of the music, as much as the people." Those photos were published in a book entitled "Picture the Blues." Susan has recently begun having showings of her photographs, and an installation of her work will be displayed at Austin Bergstrom International Airport during South by Southwest.

Susan is just as passionate about her role with Austin's American Youthworks, an organization that helps young people become self-sufficient through education, job training, and counseling. (Just ask Susan to tell you about Youthworks and watch her eyes light up. "I love that they give young people a second chance," she says. The annual fundraiser "Help Clifford Help Kids" began with an idea to "bring people from music and the arts together to raise money for Youthworks," she explains. The event grew from a small gathering at Antone's to a sold-out shindig last year at the Austin Music Hall. "This is the other thing I get to do," she beams.

# AMPLIFY

locations & times

goamplify.com  
512.836.5901

## BROCKTON

2608 Brockton Drive  
Austin, TX 78758  
(Brockton @ Burnet)

### Lobby:

Mon - Fri: 9:00am - 5:00pm  
Saturday: 9:00am - 1:00pm

### Drive Thru:

Mon - Fri: 7:30am - 6:00pm  
Saturday: 8:00am - 1:00pm

## POND SPRINGS

13050 Pond Springs Rd.  
Austin TX, 78729  
(Pond Springs @ Hunter's Chase)

### Lobby:

Mon - Fri: 9:00am - 5:00pm  
Saturday: 9:00am - 1:00pm

### Drive Thru:

Mon - Fri: 7:30am - 6:00pm  
Saturday: 8:00am - 1:00pm

## LA FRONTERA (Round Rock)

115 Sundance Pkwy.  
Suite 500  
Round Rock, TX 78681  
(1325 @ IH-35)

### Lobby:

Mon - Fri: 9:00am - 6:00pm  
Saturday: 9:00am - 4:00pm

## CEDAR PARK

202 Walton Way  
Suite 200  
Cedar Park, TX 78613  
(1431 @ 183)

### Lobby:

Mon - Fri: 9:00am - 6:00pm  
Saturday: 9:00am - 4:00pm

### Drive Thru:

Mon - Fri: 7:30am - 6:00pm  
Saturday: 8:00am - 4:00pm

## PALM VALLEY (Round Rock)

4500 E. Palm Valley Blvd.  
Suite 136  
Round Rock, TX 78664  
(just East of Dell Diamond)

### Lobby:

Mon - Fri: 9:00am - 6:00pm  
Saturday: 9:00 am - 4:00pm

## CONTACT CENTER

(512) 836.5901  
Mon - Fri: 8:00am - 5:00pm  
Saturday: 9:00am - 4:00pm

## MAILING ADDRESS

P. O. Box 85300  
Austin, TX 78708

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12 amplify financial

13 who is amplify?

14 business services

15 business checking

16 Instant Deposit Online

17 online switch kit/HELPP

## AMPLIFY has a checking account to fit your financial personality.

Are you the type who wants to earn higher interest without sacrificing easy access to your money – especially if dozens of extra benefits are included? Amplified Checking is the answer! The higher your account balance, the more you earn. And you get lots of extras like unlimited free checks, identity theft protection, and discounts on things you use every day like restaurants, travel and more.

If you just want the basics, Amplify's free checking gives you hassle-free convenience with free online bill pay, free online banking, a free debit card with free unlimited use, unlimited use of over 200 fee free ATMs, unlimited check writing, direct deposit, e-statements and email alerts. And, if you get free checking with direct deposit, every ATM in the world is free! Visit [freeallatms.com](http://freeallatms.com) for more information.

You can open and even fund either account online, and our Online Switch Kit makes it easy to move to AMPLIFY. Both accounts give you free online banking, which entitles you to use Amplify's award-winning MoneyTracker. MoneyTracker is a powerful, free, web-based tool that helps you track and manage your finances, and it's available exclusively at AMPLIFY. It's extremely flexible and user friendly – within minutes you can create a budget and start tracking your accounts – even accounts with other financial institutions.

Any AMPLIFY Checking account can be equipped with Automatic Overdraft Protection to help spare you the embarrassment and expense of returned checks. Privilege Pay Overdraft Protection is also available for qualifying Members. Either way, we've got you covered.

## checking services

### ATM NETWORK

Use any of the 200+ ATMs listed at [freecatms.org](http://freecatms.org) without being assessed a surcharge or transaction fee! Our FEE-FREE ATM network is always expanding. Check out all the latest locations online today!

### MOBILE BANKING

Use your web-enabled cell phone for mobile access to Amplify accounts, locations, and other information. You can even log into Online Banking and do all your regular transactions. Point your mobile device to: [mobile.goamplify.com](http://mobile.goamplify.com). (See page 6 for more information.)

### BANK BY PHONE

Whether you're on the road, at work, or at home, Bank By Phone offers you access to your accounts when you're away from internet access. Call 24x7: (512) 836-5901 or (800) 237-5087.

### DEBIT CARD

Get cash at 200+ free ATMs and request cash back when making purchases. You can also shop safely online or by phone with zero liability on signature transactions. Just swipe your card, sign the receipt, and go!

### EMAIL ALERTS

Email alerts are sent directly to your email or mobile device to track your accounts even when you're on the road. Choose the specific notification you want: loan payments due, checks cashed, direct deposits, certificate maturity, insufficient funds, and more!

### DIRECT DEPOSIT

Take advantage of Direct Deposit by having your paycheck (or other recurring deposits) automatically deposited into your AMPLIFY savings or checking account. Let your payroll department know you'd like your paycheck automatically deposited to your account. Our Credit Union routing number is 314977227.

### BILLPAYER

With BillPayer, you can pay almost any bill right from your computer. Enjoy flexible payment scheduling options, track your bills with payments pending and view your payment history.

### E-STATEMENTS

Don't wait for mail delivery of your account statements. E-Statements stop delivery of your paper statement – it's a greener way to bank. The Adobe Acrobat format works for all operating systems, and you receive email notification when your statement is available.

### ACCOUNT DATA EXPORT (OFX)

Your Quicken® (Intuit®), Microsoft® Money software connects directly to AMPLIFY, allowing you to get transaction data and make transfers between accounts. Keep track of your personal finances without even launching a web browser.

### ONLINE BANKING

You can use Amplify's free Online Banking to handle nearly all your transactions without ever leaving your home or office. Online Banking features BillPayer, e-Statements, Email Alerts, Account Data Export, check ordering, cleared check image viewing, tax information, loan applications, additional account opening, and more!

### AUTOMATIC OVERDRAFT PROTECTION\*

Automatic Overdraft Protection helps you avoid returned check fees. If a check is presented that is greater than the balance in your checking account, we'll automatically transfer funds from another account to cover the check.

### CHECK ORDERING 24X7

Order checks online! Log on to Online Banking at [goamplify.com](http://goamplify.com) or call (800) 355-8123. Choose from over 90 check designs and specialty check covers. Your purchase cost will be directly deducted from your AMPLIFY checking account.

### SHARED BRANCHES

Cash checks, make deposits and withdrawals, make loan payments, make transfers between accounts, and even purchase Money Orders, Travelers Checks and Official Checks at over 2,400 Shared Branches across the United States.

Visit [goamplify.com](http://goamplify.com) for the most current information and fees.

NOTE: All AMPLIFY checking and savings products are insured up to \$250,000 by the National Credit Union Administration (NCUA), a U.S. government agency. \* Credit qualifications apply. Contact a representative for more information regarding Overdraft Protection limits.



# save more

Looking to make your money work harder for you? AMPLIFY has lots of options to suit your specific goals.

An AMPLIFY share account is easy to open – you can open and even fund it online with just \$25. There's no monthly service fee and there are no limits on the number of deposits and withdrawals you can make. And you can have direct deposits made to your account as well. More information on our share accounts is available at [goamplify.com](http://goamplify.com).

We also offer great rates on money market accounts and share certificates. With our money market accounts, the higher your balance – the more you earn on your money. We have money market accounts for both individuals and businesses.

Our share certificates pay tiered interest rates, too – and with our step-up certificates you can step up your rate once during the term on a 24-Month Certificate, and twice on a 60-Month! Visit our website for current rates and more information.

[goamplify.com](http://goamplify.com)

Share Certificates are contractual. Money Market rates may change daily. An early withdrawal penalty may or will be imposed on Share Certificates. Fees or other conditions could reduce earnings. Nature of Dividends and Shares: Declared by the Board of Directors based on the current income. This brochure is effective for tax-year 2009.

**NCUA** Federally insured by NCUA.

# AMPLIFY moneytracker

named *best perk* by  
money magazine

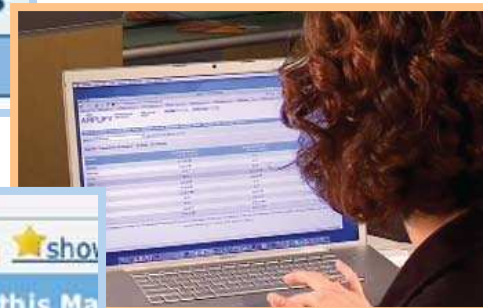
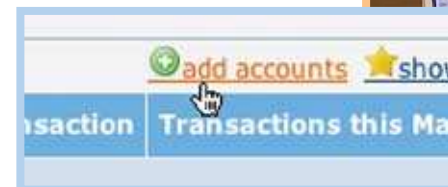
Wouldn't it be terrific if you could view all your accounts in one place? And even better -- if you could check them from any computer, anywhere.

Amplify's award-winning, free MoneyTracker application lets you do just that. It's web-based, so you can use it from either home or work, because there's nothing to download. It gives you all the features of expensive software programs, and it's so easy to use you can get started in just minutes. You can even monitor accounts at other financial institutions. And it's only available at AMPLIFY.

MoneyTracker received a "Best of the Web" award from Online Banking Review for its versatile and powerful features. You can search under every imaginable parameter with Google-like ease. Search by item description, vendor, transaction date, amount, or even approximate amount – it's easy. And you can set up email alerts for purchases over a specific amount or at certain stores.

To use MoneyTracker, just sign into online banking, click the MoneyTracker link and you're there! We even have demos you can watch – or just start experimenting. You can track your spending, set budgets, and categorize your purchases.

MoneyTracker is just one more way AMPLIFY helps you bank less and live more.





# The ultimate way to bank less and live more.

AMPLIFY is an industry leader in mobile banking.

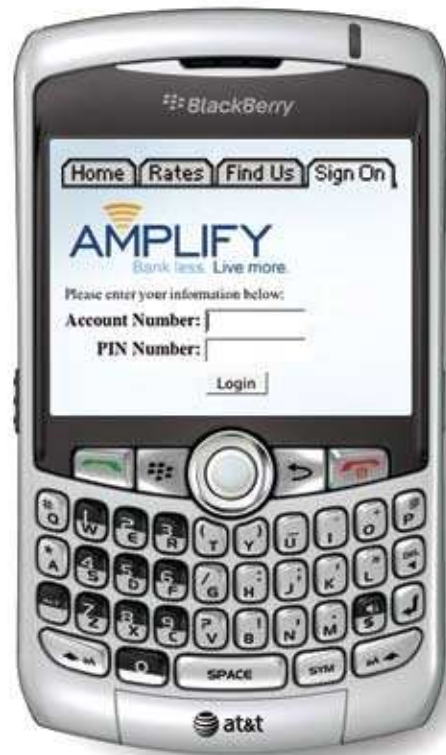
Imagine you're on a business trip, and on the way to the hotel you realize you've forgotten to make your car payment. With mobile banking, just take out your web-enabled cell phone, log in to [mobile.goamplify.com](http://mobile.goamplify.com), and the payment can be made before the taxi reaches the hotel. You can even set up future payments so you never have to worry about missing the due date for a bill again.

AMPLIFY mobile banking is free to all members, and it works regardless of which cell phone service provider you subscribe to or what type of device you use. Just point your mobile device to:

[mobile.goamplify.com](http://mobile.goamplify.com)

Search for ATM locations, branch locations and hours, and shared branch locations. Want to know our loan and deposit rates? Get them on your phone! You can also log into Online Banking and do all your usual transactions including:

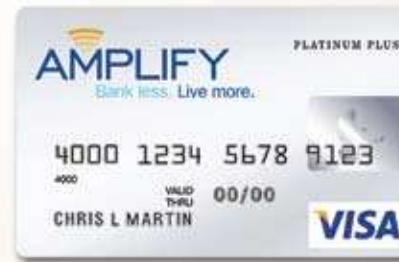
- deposit checks using Instant Deposit Online
- check balances
- make transfers
- view cleared check images
- BillPayer payments
- account history (last 20 transactions)
- open additional accounts
- make stop payments on checks



Use AMPLIFY's award-winning MoneyTracker software to set up text messages sent directly to your cell phone, alerting you when bills have been paid, when checks have cleared, when your balance reaches a certain amount, or whatever helps you bank less and live more.

With mobile banking, AMPLIFY is right there – no matter where you are.

**mobile banking**  
512.836.5901



## Reward yourself for the way you live.

### The Amplify Platinum Plus® credit card with WorldPoints® rewards

Now everyday purchases add up to rewards.

The WorldPoints program lets you choose from among great rewards like cash, travel, brand-name merchandise, and gift cards for top retailers. You'll also enjoy around-the-clock fraud protection, free additional cards for family, and quick, secure online access to your account.

To apply for your Amplify Platinum Plus credit card with WorldPoints rewards today visit your nearest Amplify Federal Credit Union or call 512.836.5901.†

†For information about the rates, fees, other costs, and benefits associated with the use of the card, or to apply, call toll-free at 1.800.545.7899 or visit [www.newcardonline.com](http://www.newcardonline.com) and refer to the disclosures accompanying the online credit card application.

This credit card program is issued and administered by FIA Card Services, N.A. WorldPoints and Platinum Plus are registered trademarks of FIA Card Services, N.A. Visa is a registered trademark of Visa International Service Association and is used by the issuer pursuant to license. All other company product names and logos are the property of others and their use does not imply endorsement of, or an association with, the WorldPoints program.

©2009 FIA Card Services, N.A.



## Outstanding service. Exceptional rewards.

### The AMPLIFY Rewards American Express® Card with no annual fee†

Apply for your Rewards Card today. It's resourceful, powerful, convenient and most definitely rewarding. You'll earn points with every purchase, and can redeem them for hundreds of options including brand-name merchandise, travel with no blackout dates, gift cards from major retailers, and unlimited cash rewards. This American Express Card has No Annual Fee and even offers you the flexibility of paying your balance in full or over time. So apply for your Card today and start earning rewards with every purchase.

To apply for your AMPLIFY Rewards American Express® Card today visit your nearest Amplify Federal Credit Union or call 512.836.5901.

†For information about the rates, fees, other costs and benefits associated with the use of this Rewards Card, call toll free at 1.800.446.5551 or visit [www.newcardonline.com](http://www.newcardonline.com) or write to P.O. Box 15020, Wilmington, DE 19850.

This credit card program is issued and administered by FIA Card Services, N.A. WorldPoints is a registered trademark of FIA Card Services, N.A. American Express is federally registered service mark of American Express and is used by the issuer pursuant to license. All other company and product names and logos are the property of others and their use does not imply endorsement of, or an association with, the WorldPoints program.

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For more information about our credit card products, please visit [goamplify.com/creditcards](http://goamplify.com/creditcards)

credit cards



move up  
move down  
move in

mortgage loans

## What can you expect when you get your mortgage loan from AMPLIFY?

**EDUCATION.** Our Mortgage Specialists will make sure you have all the information you need to make the best decision for you. They welcome your questions and are happy to explain your options and the mortgage loan process.

**RELIEF.** At Amplify we're committed to making the process as simple and stress-free as possible. You can apply for your mortgage online and be pre-approved in minutes. No matter what, one of our representatives will call you within 24 hours to follow up.

**CONFIDENCE.** No pressure, no surprises. We'll be there to help you every step of the way.

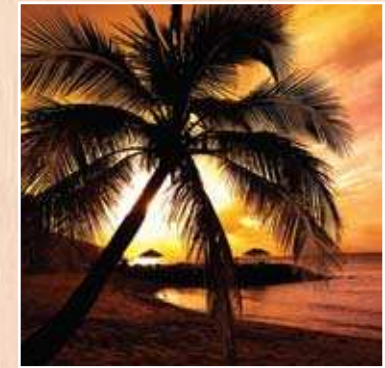
**IS YOUR CURRENT MORTGAGE RATE TOO HIGH?** Talk to our Mortgage Specialists, Jax Smith or Cheryl Boswell, about refinancing. Just one point on your mortgage can save you thousands over the life of your loan.

**HAVE YOU OUTGROWN YOUR HOME?** Or maybe the nest has gotten a little too big. Either way, you can roll the equity in your current home into a bridge loan. Use it to make the down payment on your new house and pay it off when your current home sells. This strategy eliminates any waiting or trying to coordinate closing dates between buyer and seller.

**LOOKING TO DIVERSIFY YOUR INVESTMENT PORTFOLIO WITH REAL ESTATE?** AMPLIFY can help. Our mortgage team goes the extra mile to make sure things are done right and on time. AMPLIFY offers all types of loan products and will help find the right one for you. For current rates, terms and more information, see [goamplify.com](http://goamplify.com).

**NEED A QUICK CLOSE?** At AMPLIFY our Mortgage Specialists can usually close your loan within 30 days of providing them with a signed contract and inspection.

For more information on our mortgage and real estate loans, check out our website. To speak with our mortgage team, call Jax Sanders or Cheryl Boswell at 512.836.5901 or email [mortgages@goamplify.com](mailto:mortgages@goamplify.com).



assorted loans

**need a loan?** At AMPLIFY, we're all about helping you live more. We offer personal loans up to \$30,000, stock loans (loans secured by stocks you own) up to \$125,000 and share loans up to 100% of the value in your share or share certificate account. For current rates, terms and conditions, visit our website.

If your home needs updating, Amplify's Rapid Funding Home Improvement Loan can put up to \$15,000 in your pocket within 24 hours. This is the perfect solution when you need funds for landscaping, remodeling or putting in a pool.

And while the housing market elsewhere may be slumping, Austin's market is stable. If you own a home, you may have a significant amount of equity built up. A Home Equity Loan from AMPLIFY is your opportunity to realize the benefits of that investment. You can use the proceeds of a home equity loan for a vacation, home improvements – whatever you want.

If it's an automobile or boat loan you're interested in, we can help with those, too! We can finance up to 100% of the cost of your car, truck, motorcycle, watercraft or RV.

AMPLIFY also has other loan products like Quick Cash Lines of Credit and all-purpose loans. A Quick Cash Line of Credit enables you to transfer funds quickly from your available credit limit to any account, online or by telephone. You can even use your Quick Cash Loan as a source for Overdraft Protection funds for your checking account! An all-purpose loan is a fixed-rate loan that can be used to purchase electronics such as personal computers, plasma-screen TV's, or use it for appliances or furniture. You can also use this loan type to pay for a trip.

For current rates and more information on loans with AMPLIFY, visit [goamplify.com](http://goamplify.com).



[goamplify.com/mortgage](http://goamplify.com/mortgage)







A vehicle is a major purchase. AMPLIFY gives you three ways to protect your investment and yourself.

vehicle loans

**MAJOR MECHANICAL PROTECTION (MMP)** Protect yourself against the expense of costly vehicle repairs with Major Mechanical Protection. Imagine if you were miles from home and had transmission problems. Not only would you have to cover the cost of repairs, you'd probably have to rent a hotel room and a car as well. With MMP you'd only have to pay your deductible – a potential savings of thousands of dollars. You can get a quote in minutes at goamplify.com.

**GUARANTEED ASSET PROTECTION (GAP)** If your vehicle is totaled, or stolen and not recovered, your insurance may not pay off the total amount of your car loan. Guaranteed Asset Protection pays the difference between the Actual Cash Value of your vehicle (determined by your primary insurance company) and the unpaid balance. For more information, visit goamplify.com.

**MEMBER'S CHOICE PAYMENT PROTECTION** Protect yourself and your family in the event of your death or disability with two flexible methods of coverage – Members' Choice® Payment Protection credit life and credit disability coverage.

Credit life reduces or pays off your covered loan balance should you pass away before paying off your loan. Disability coverage makes your monthly loan payment should you become disabled due to a covered illness or injury. You only buy enough protection to cover your loan balance and other benefits include:

- Protection for your credit rating and assets
- Coverage at low member group rates
- Automatic eligibility for most borrowers
- No medical screening
- Immediate coverage

## LOCATE-TO-ORDER SOLUTIONS



Amplify's Locate-to-Order service means you get the car you want without visiting endless car lots. Just tell us what you're looking for and how much you want to spend - LTO does the rest. We'll even deliver it right to your door! For more information visit <http://lto.goamplify.com>.

## dealer direct lending

You can now go to any of over 70 local dealerships and get an AMPLIFY auto or marine loan! This fast and easy new process enables you to get our great AMPLIFY loan rates without applying through a branch or online. For a complete list of dealers, please go to [goamplify.com/dealers](http://goamplify.com/dealers).



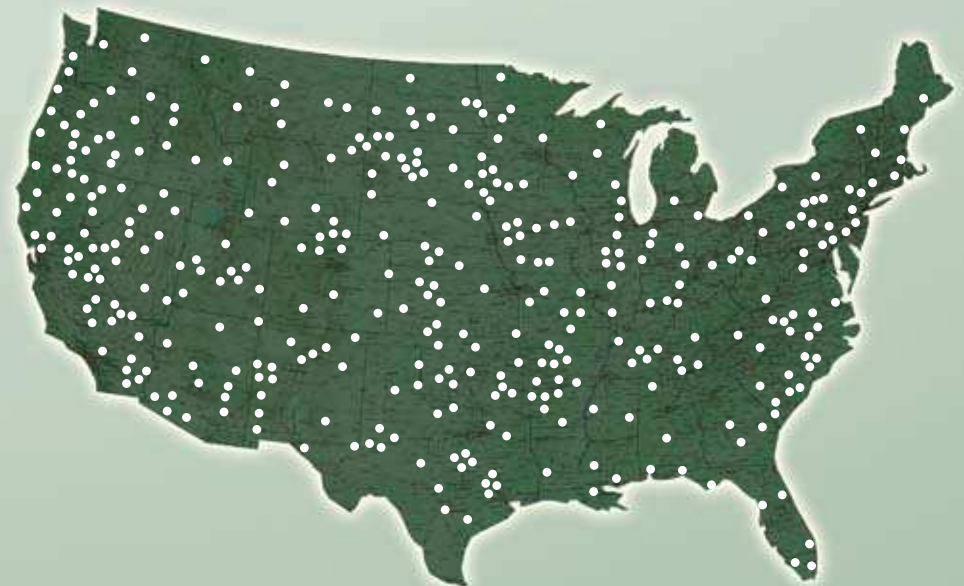
# there's no place like home

And now, no matter where you are, you're at home with AMPLIFY. Even with all the cool stuff Amplify lets you do online and on your cell phone, there are still times when you just have to stop at a branch. With shared branches, there are more than 3,300 credit unions nationwide where you can stop in and do transactions just as if you were at AMPLIFY.

Shared branching gives you 12 locations in the Austin area, in addition to our AMPLIFY locations, where you can:

- Make deposits and withdrawals
- Make loan payments
- Make transfers between accounts
- Purchase money orders, travelers checks and official checks, and more...

To find a shared branch location, go to [cuservicecenter.com](http://cuservicecenter.com). To use a shared branch, just make sure you have your Amplify account number and a valid photo ID. Shared branching is one more way we help you bank less and live more.



shared branches



**dan and linda** at AMPLIFY Financial are here to help you reach your financial goals. Regardless of how much you can save, or what your goals are, we will guide you through our four-step process.

**CONSULTATION:** At our initial meeting, we listen to your concerns, your goals, and your dreams. We take the time to get to know you and really understand your current financial situation and your financial “personality”.

**ANALYSIS:** We go to work examining every aspect of your financial life. We consider all the options for making your money grow and look at investments that make sense for you.

**PRESENTATION AND IMPLEMENTATION:** We set up a meeting to review our recommendations with you and to answer any questions. Once you decide how to implement the recommendations, we proceed with your investments.

**REVIEW:** We meet with you on a regular basis to track your progress toward your goals and make any changes that may be needed. You can call us any time to ask questions or update us on issues that might affect your financial strategy – we’re here for you.

You don’t need a lot of money to work with a financial consultant – just the commitment to start working toward your financial goals. Call 512.519.5476 to set up a meeting with Dan, or visit [goamplify.com/investments](http://goamplify.com/investments) for more information.



**Now, when every dollar counts more than ever, a lot of banks are raising fees.**

**At Amplify, we think it’s time for a change – so we’re making all ATMs in the world FREE. Just open a free checking account with direct deposit and all ATMs become free on the first day of the month after your first direct deposit.**

**Once you’ve signed up you don’t have to do anything else – we take care of everything. There’s no minimum number of transactions, no surcharges, and no receipts to turn in. We automatically refund any ATM fees that have been charged to your account the next business day.**

**Visit [freeallatms.com](http://freeallatms.com), or call us. Either way, you can open your account in about 10 minutes. Bank less. Live more.**

**FREEALLATMS.COM**



# business services



## Debit Business Cards

A faster and easier way to pay.

### FEATURES & BENEFITS

- Accepted anywhere MasterCard is accepted
- Automatically debits your Business checking account
- Transactions listed in detail with the date, amount and location
- No need for extra cash, or petty cash
- Eliminates the need to carry a checkbook everywhere
- 24/7 account access
- Get extra cards for employees

### PROTECTION

- Purchase Assurance® – Protection on items purchased that have been damaged or stolen
- MasterCoverage® Liability Protection – Provides liability protection against unauthorized employee charges
- MasterCard Global Service® – Provides 24-hour, worldwide assistance with lost or stolen cards
- AMPLIFY Zero Liability Protection\* – Zero dollar risk from unauthorized card transactions

Now you can enjoy the ease and convenience of managing your business finances with one simple card. Request your card today.

\*Does not apply to ATM transactions. Must report unauthorized transaction to Amplify within 60 days of statement date.



## Merchant Services

Accepts Visa, MasterCard, Discover, American Express, Diners Club, Check Services, Purchase Cards and JCB Card Transactions.

There are over 984 million credit and debit card holders in the US with combined purchases of over one trillion dollars annually. AMPLIFY and UBC can help you take advantage of this rapidly expanding market by providing your business the capability to accept credit and debit cards. For more information call 800.731.2654 ext. 2150. (Served by United Bank Card.)



## Amplify Business Card with WorldPoints® Rewards

Choose your rewards

A rewards program that offers total flexibility. Select goods or services you want including airline travel, hotel accommodations, gift certificates, and even cash! Treat yourself or reward your employees.\*

### WORLDPOINTS FEATURES AND BENEFITS:

Turn your everyday purchases into uncommon rewards with the Amplify Business Card with WorldPoints Rewards

Enjoy an exciting world of value, convenience and choice

Earning points is easy while using the card for all your business expenses - inventory, payroll, daily costs - everything.

Earn 1 point for every \$1 in net retail purchases you make with your Amplify Business Card with WorldPoints Rewards

Transfer Points to and from your personal WorldPoints account and redeem the Points earned for yourself, your employees or your business

\* See Program Rules sent with your card for details. Business credit cards are issued by FIA Card Services, N.A.

[goamplify.com/business](http://goamplify.com/business)

# business checking

We spent months interviewing nearly 100 Austin-area business owners to find out what they really wanted from their business checking account. Based on what they told us, we developed new business checking options good enough to bear the name AMPLIFY.

### FREE BUSINESS CHECKING

You have minimal transactions on your account and prefer online channels and no fees.

### AMPLIFY BUSINESS CHECKING

You have an average amount of transactions on your account, consistently keep a high average balance, and prefer to earn interest.

### BUSINESS ACCOUNT ANALYSIS

You have a high volume of activity and keep a high balance. The earnings credit helps circumvent fees.

To learn more about our Business Checking Accounts visit [goamplify.com](http://goamplify.com). AMPLIFY also offers Money Market accounts for our business members, too. A minimum of \$5,000 is required to open a Money Market account. Check the current rates at [goamplify.com](http://goamplify.com).

And AMPLIFY now offers its business members the ability to download their account information to Quickbooks®. This makes it much simpler to analyze and manage your business expenses and cash flow.



At AMPLIFY, we're committed to helping all our members bank less and live more. For more information on any of our business services, call or email our Business Relationship Managers Daniela Villarreal at 834.6549 ([dvillarreal@goamplify.com](mailto:dvillarreal@goamplify.com)), or Charles Wuest at 519.5482 ([cwuest@goamplify.com](mailto:cwuest@goamplify.com)).

Check our current rates at [goamplify.com](http://goamplify.com).

# remote deposit services



Bring AMPLIFY to your office by depositing checks through your PC. Just scan the checks using a simple desk-top scanner and securely transmit the file to us in seconds.

You cut your deposit costs and reduce your time spent. The funds are in your account at the end of the next business day and you automatically have a record of your deposits.

It's easy, fast, accurate, and safe. Enjoy the convenience of banking, right from your desk.





## AMPLIFY makes it easy to switch from your old bank with our Online Switchkit.

Even if you have several automated transfers or bills paid from the old account, all you need to do is enter your information online at [goamplify.com](http://goamplify.com) – we'll take care of the rest!

### TO MAKE THE PROCESS EVEN QUICKER, HAVE THESE ITEMS HANDY:

- a check from your old bank account
- your most recent statement from your old bank
- recent bills from businesses to which you make automatic payments (or would like to begin making automatic payments to)
- your AMPLIFY member (account) number

### THEN FOLLOW THESE FOUR SIMPLE STEPS:

- Enter your name and other information
- Enter the name, address, routing and account numbers for your old bank.
- With one click, we generate the letters you need to close your old account, set up direct deposit, and/or set up automatic payments.
- Print and mail the letters.

Now you're ready to bank less and live more!

instant deposit online

## Instant Deposit Online is a hit!

Amplify's newest way to help you bank less and live more is a hit with our members! With Instant Deposit Online (IDO) you can deposit checks from any PC or web-enabled cell phone and the funds are deposited into your account immediately. No more waiting in line or burning gas at the drive through just to deposit a check – how great is that?

Just log into Online Banking and click on Instant Deposit Online. Enter the information from the check you want to deposit, click "Confirm and Process Deposit" and your account is credited instantly. Then print the deposit slip IDO automatically creates for you and mail it, with your check, to the address on the deposit slip. Make sure the check reaches us within **7 days** and you're all set to use IDO again.

So far nearly 2,500 members are using this great service. One member sent us this email:

*"I wanted to let you know I absolutely love this service! I never have time to go to the bank and I really love the immediate deposit! I will be using this frequently! Thanks!"*

If you haven't tried IDO yet, check out the info online at [goamplify.com](http://goamplify.com). The amount you qualify to have deposited instantly increases as your relationship with Amplify grows. If you have a checking account and online banking (which are required to use IDO), use our Billpayer service, receive e-statements and have an AMPLIFY debit card, your limit is already \$500!

As much as we love to see our members, we know there are probably things you'd rather do than visit one of our locations. That's why we offer IDO – it's just one more way Amplify helps you **Bank less and Live more.**

online switchkit



# HELPP is here

Home Equity Loan Payment Protection

Amplify has a new program designed to take some of the worry out of repaying your Home Equity Loan or Home Equity Line of Credit if something unexpected were to happen to you. Amplify's Home Equity Loan Payment Protection is a voluntary agreement that can repay your loan up to \$100,000 should you pass away; and postpone your loan payments for six months, up to \$3,000, if you become involuntarily unemployed. The Premium package also includes cancellation of your payments for twelve months, up to a total of \$12,000, per incidence of disability.

Enrolling is easy – just call us at 512.836.5901 or 800.237.5087. The eligibility requirements are simple, and fees are included in your monthly loan payment.



This is a summary of our Payment Protection program. Enrollment in the program is voluntary and not required to obtain a loan. Amplify's Home Equity Loan Payment Protection is a debt cancellation product available through Amplify Federal Credit Union. Please contact your Amplify loan representative or refer to the Member Agreement for additional information on benefit maximums, eligibility, and limitations.

**AMPLIFY**  
Bank less. Live more.

**NCUA** Federally insured by NCUA.



**INSTANT DEPOSIT ONLINE**