

Horizon Program

The Higher the Level, the Greater the Rewards

Benefits	Member Benefits	Silver	Gold	Platinum
	Total Balances of Loans and Deposits			
	\$5-\$2,499	\$2,500-\$14,999	\$15,000-\$24,999	\$25,000+
No Monthly Low Balance Fee for Share Savings Account	Balances \$100+	◆	◆	◆
No Monthly Low Balance Fee for Share Draft Account	Balances \$100+ or Direct Deposit	◆	◆	◆
Free ATM Transactions at Andrews Federal-Owned ATMS	◆	◆	◆	◆
No Annual Fee Visa® Classic, Gold or Platinum Credit Card	◆	◆	◆	◆
Free Visa Check Card/ ATM Card	◆	◆	◆	◆
Free Order of Standard Andrews Federal Checks for New Members with Net Pay Direct Deposit	◆	◆	◆	◆
Free Andrews Federal Online Banking (enrollment required)	◆	◆	◆	◆
Free Online Bill Pay (U. S. Creditors)	◆	◆	◆	◆
Free eStatements via Online Banking	◆	◆	◆	◆
Free Interim Statements via Online Banking	◆	◆	◆	◆
24 Hour, Toll-Free Account Access through Automated Phone Service	◆	◆	◆	◆
Free Incoming Wire Transfers/ ACH Deposits	◆	◆	◆	◆
\$1,000 Accidental Death and Dismemberment Coverage (enrollment with signature required)	◆	◆	◆	◆
Free Real Estate/Moving Assistance--SMARTMOVE®	◆	◆	◆	◆
Free Financial Counseling/Budgeting Service--BALANCE™	◆	◆	◆	◆
Free Financial Management Services--MEMBERS Financial Services®	◆	◆	◆	◆
Free Credit Report Review--BALANCE	◆	◆	◆	◆
Free, Staff-Assisted Telephone Transactions	◆	◆	◆	◆
Free Non-Andrews Federal ATM Withdrawals (ATM owner may charge fee)		5 per month	Unlimited	Unlimited
Waiver of ATM/Check Card/Credit Card Replacement Fee		◆	◆	◆
Unlimited, Free Andrews Federal Official Checks			◆	◆
Half-Price Western Union Domestic Wires			◆	◆
Free Andrews Federal Money Orders			◆	◆
No-Fee Third Party Return Items			◆	◆
Free Outgoing Bank-to-Bank Wires			◆	◆
Free Printed Interim Statements			◆	◆
Free Traveler's Checks			◆	◆
Periodic Deposit Account Premiums				◆
Periodic Loan Rate Discounts				◆