

CREDIT UNION

Securities offered through

BestVest
Investments, Ltd.

member FINRA - SIPC - MSRB

600 North Jackson Street, Suite 305 Media, PA 19063

1-800-434-1776

email: operations@bestvest.net

For additional information or
to open an account visit

www.membersvest.com

or call

1-800-434-1776

**DISCOUNT
BROKERAGE
SERVICES**



BestVest

INVESTMENTS, LTD.

PLANNING | INVESTMENTS | INSURANCE



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INVESTMENTS, LTD.

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**The Credit Union is not a registered broker. Discount Brokerage Services are executed through BestVest Investments, Ltd., clearing through Mesirow Financial, Inc. Members NYSE, SIPC.*

Members and clients of the Discount Brokerage Program are advised that this program offers services which permit the member to invest in investment securities which: (1) are not federally insured; (2) are not obligations of the Credit Union; (3) are not guaranteed by the Credit Union or any affiliated entity; (4) involve investment risks, including the possible loss of principal; and (5) may be offered by an employee who serves both functions of accepting members' deposits and the selling of non-deposit investment products.

- Direct settlements to your credit union account
- Invest on-line or with broker assistance
- Free real time quotes, news and research
- No account minimums or inactivity fees
- Low commission rates

www.membersvest.com

1.800.434.1776



In Association with Your Credit Union

You can now invest online or with broker assistance and your trades will settle directly in your credit union account*. That's right, no checks to write or to

deposit. When you trade with us, your sale proceeds will be deposited directly into your share draft account. If you purchase a security, we'll debit your share draft account to pay for your investment. No account minimums, No inactivity fees. It's that easy.

Reduced Commissions

We offer you our discount brokerage services at substantially reduced commission rates. You pay less because you're not paying for commissioned sales persons, recommendations or stock market research. You're doing it on your own. Refer to our commission schedule and see how much you'll save on every trade.

The More You Trade, The More You Save

Through the broker-assisted 800 service, a round trip discount of 50% applies to transactions over 300 shares which are purchased and sold within thirty days.



On-Line Investing

You have the ability to trade, access your account information, account balances, trading history, portfolio holdings and account activity on a real time basis using the **BestVest Evview Client** website. Executions are

posted instantaneously and your account balances are adjusted immediately. You'll be able to see your account confirmations and statements, tax documents and realized and unrealized profits and losses. And you're able to combine multiple family accounts with householding. All in an easy- to- use, concise trading environment, probably the most user friendly investment tool available. With a low commission rate and direct settlement to your credit union account, investing has never been easier.

On-Line Resources for Traders

With **BestVest Evview Client**, you'll have access to real time quotes, news, research, charts and option chains. Included is market analysis, market news, advanced quotes, streaming tickers, interactive charts, company snapshots, insider trading, SEC filings and fundamental information on over 3000 public companies. You can even set up your own portfolio watchlist. Everything you need, all for free.

Investment Products You Select

You can invest in a complete suite of investment products including exchange listed and over the counter stocks, municipal, corporate and US government bonds, options, ETF's and whatever other investment securities you may need. It's your own choice based on your own investment needs.

Brokerage Service Features

- Electronic Trade Settlements directly in your checking account, no checks to write, proceeds credited to your checking account the first business day after settlement
- No Account Minimums
- No Inactivity Fees
- Individual, Joint, Retirement and Education Savings Accounts
- Complete List of Investment Products
- Online and Toll Free Services



On-line Services

- Easy to Use Trading Platforms
- Real Time Portfolio and Account Information
- Free Real Time Quotes, Charts, News and Research
- 800 Telephone Support

Discount Brokerage Commission Rates Broker Assisted Trades

1-49 Shares	50-100 Shares	101-200 Shares	201-300 Shares	301-400 Shares	401-500 Shares	501-1000 Shares	Over 1000 Shares
\$25	\$39	\$55	\$66	\$77	\$88	\$99	\$99+ .055/shr

Shipping / handling \$3.00 per trade

ONLINE Trading

Flat Commission rate of \$24.95 (+.02/shr on limit orders)