

ADVANCIAL AS YOUR



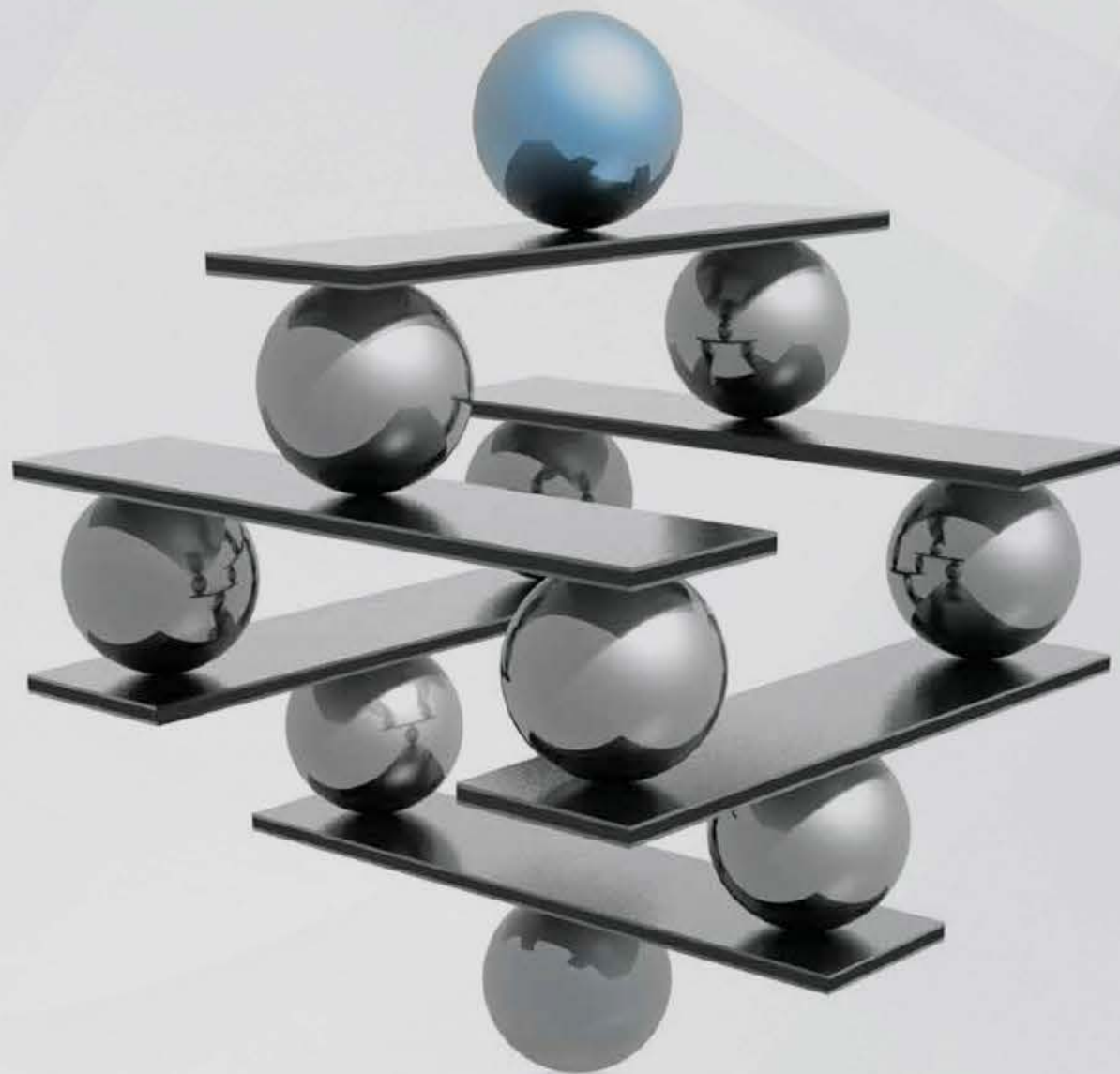
CREDIT UNION BENEFIT



ABOUT ADVANCIAL

With a history dating back to 1937, Advancial provides a diversified line of advanced financial solutions to its members. Originally founded to serve the financial needs of employees of Atlantic Richfield Company (ARCO), Advancial has expanded to serve employees of companies across the U.S. Advancial is consistently ranked in the top 200 among all federal credit unions in the United States. As a federally-chartered financial cooperative, Advancial and its membership are protected by a thorough system of voluntary and required audits by the National Credit Union Administration (NCUA), and an outside auditing firm.

FINANCIAL STRENGTH AND SECURITY AT ADVANCIAL



Since 1937, Advancial has provided financial products and services to meet the needs of our members. Advancial has a long track record of strong performance and will continue to manage operations in the disciplined, conservative manner that has contributed to our legacy of success.

Advancial sets high standards for excellence, personal responsibility and integrity in our daily operations. We adhere to sound financial underwriting practices and do not engage in subprime lending.



DEPOSIT PROTECTION

Through the National Credit Union Administration (NCUA), individual deposits are insured to at least \$250,000. In addition, certain retirement accounts, such as IRAs, are insured separately up to \$250,000.

Insurance provided by the National Credit Union Share Insurance Fund (NCUSIF) is similar to the insurance provided by banks through the Federal Deposit Insurance Corporation (FDIC). NCUSIF is backed by the full faith and credit of the United States government. Not one penny of insured savings has ever been lost by a member of a federally insured credit union.



INDEPENDENT PERFORMANCE REVIEWS

For years, Advancial has earned the highest ratings from our federal regulators as well as independent rating agencies. Advancial's operations are subject to periodic independent performance reviews by the National Credit Union Administration and an outside CPA firm. In addition, Advancial has received consistent Superior and Excellent ratings from Bauer Financial, Inc., an independent rating agency. The agency classifies financial institutions based upon a complex formula for rating financial safety and soundness, stating, "Each of the credit unions on the Recommended Credit Union Report is rated either five-star or four-star on a zero-to-five-star scale. They are safe, financially sound credit unions that are operating well above the regulatory capital requirements."

BENEFITS OF CREDIT UNION MEMBERSHIP



CREDIT UNIONS PROVIDE SUPERIOR VALUE

Because of their structure, credit unions typically have lower loan rates and higher rates on deposit accounts. Credit union membership provides your employees with a more economical way to save and borrow, as well as substantially reduced fees for services.



CREDIT UNIONS ARE MEMBER OWNED

No one person or organization owns a credit union. It is owned and governed by its member-owners. As a cooperative, it exists solely to provide members with affordable and convenient financial services.

Because credit unions are member-owned cooperatives, credit union earnings that are not held in reserves are returned to members (your employees) in the form of lower rates on loans, higher returns on savings and lower fees.



THE ADVANCIAL ADVANTAGE

As a not-for-profit cooperative, we're able to return profits to our members in the form of low loan rates, high deposit rates, fee-free services, investment accounts with highly competitive returns, convenient access, and exceptional service the big banks just can't beat! This makes us a valuable resource for your organization because we help your employees get the most out of their hard-earned dollars. And that means happier employees for you.

The credit union improves your organization by:

- Enhancing total well-being initiatives
- Demonstrating Return on Investment
- Providing value-added services that help increase employee engagement
- Aligning with retirement readiness indicators

The credit union benefits your employees by:

- Creating financial empowerment through educational events and consultations
- Improving purchasing power and consumer awareness
- Increasing confidence and changing mindsets about money for the better
- Helping to alleviate financial stress



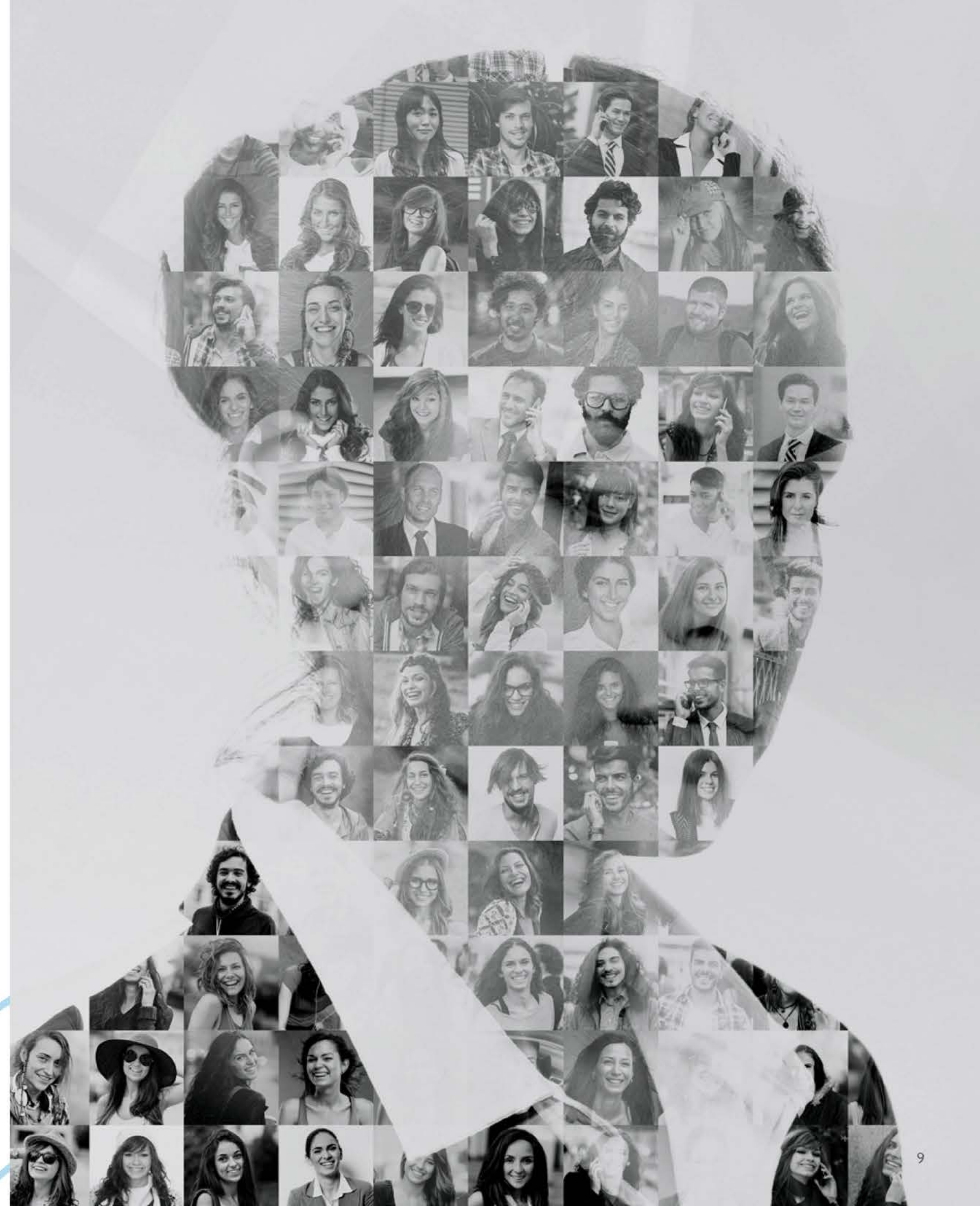
EFFORTLESS INTEGRATION

There are no contracts to sign; simply a letter stating the organization's desire to offer access to credit union membership through Advancial. There is no participation requirement, and Advancial will provide all informational materials and resources necessary to introduce the credit union to your organization.

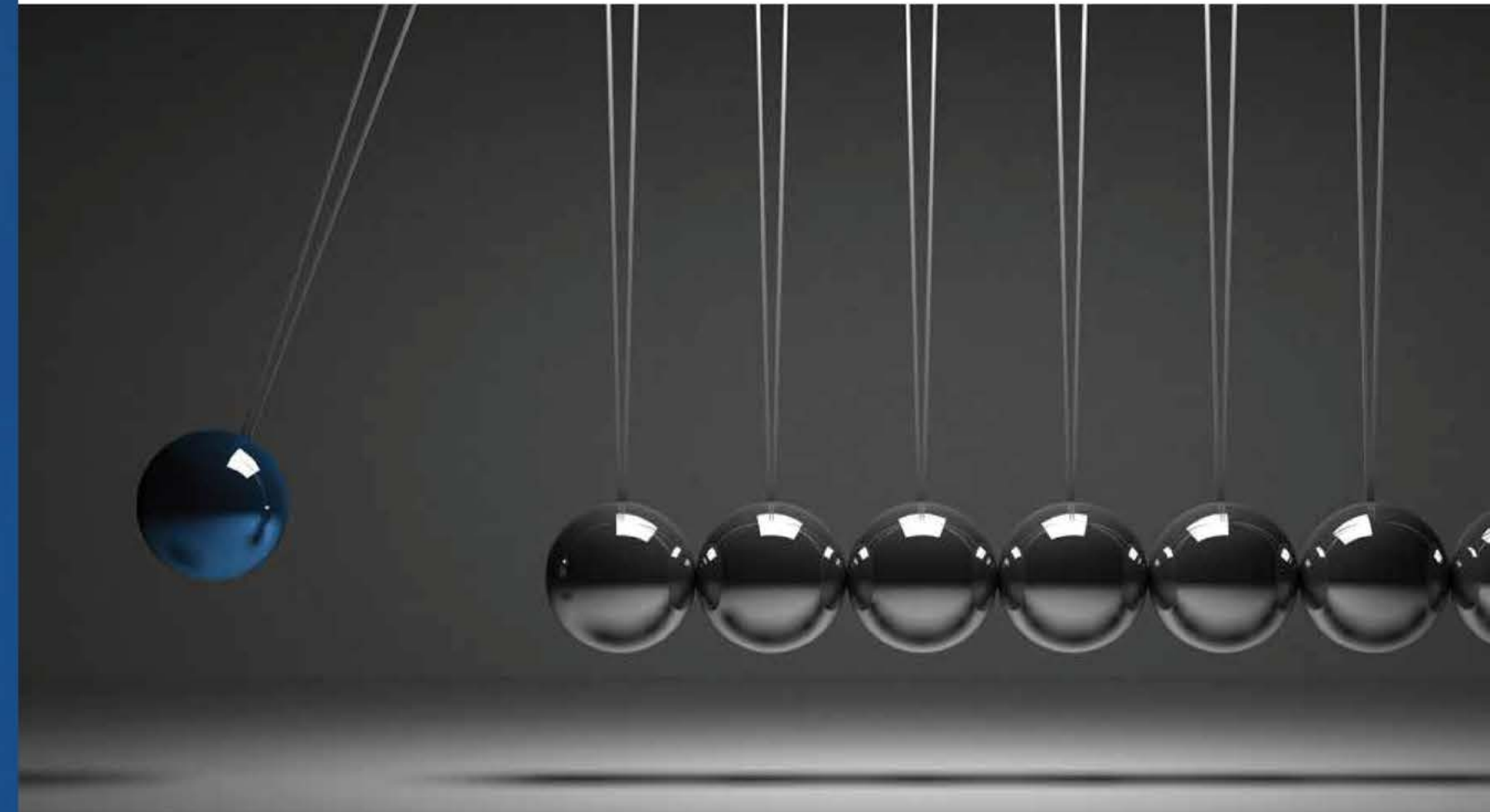


FINANCIAL EDUCATION

Advancial's no-cost financial wellness program includes onsite, virtual, or on-demand learning and tools focusing on a variety of financial topics and skill-sets to promote continual learning and engagement in your employees' personal finance journey. It's the best and most valuable benefit you'll never pay for!



PRODUCTS AND SERVICES



SAVINGS



SAVINGS ACCOUNTS

Advancial membership is established by opening a savings account with as little as \$5.



MONEY MARKET ACCOUNTS

Money market accounts earn competitive dividends and offer more flexibility than other investment accounts. This account pays dividends with a tiered dividend structure, rewarding higher balances with higher dividend rates. IRA money market savings accounts are also available.



SAVINGS CERTIFICATES

Available with terms ranging from three months to five years, this secure investment earns top dividends without the risk associated with alternative investments.



INDIVIDUAL RETIREMENT ACCOUNTS (IRAs)

IRAs offer tax-deferred advantages for building a retirement nest egg. The Traditional IRA, Roth IRA and Coverdell Educational Savings Account are available at Advancial.



SAVE UPSM

Advancial's Save Up program is an automatic savings feature available on any Advancial checking account. Each Advancial signature-based debit card transaction is rounded up to the nearest whole dollar with the difference transferred into a designated savings account.

Special benefits include:

- Advancial will match 100% of Save Up transfers for the first 30 days and 5% thereafter
- Ability to direct Save Up funds into a youth or teen account to help your child save

YOUTH PROGRAMS



Advancial is committed to helping young people establish healthy financial habits. Through our youth programs children receive the tools they need to save better, spend smarter and use financial services wisely.

MONEY MUSKETEERS®

Advancial's Money Musketeers Kids Savings Club lets children ages 12 and under learn the basics of saving at a young age. This savings program is a great tool to teach children about real-world financial skills in a fun atmosphere. Money Musketeers members enjoy:

- Dividends on balances greater than \$5
- Quarterly rewards for making deposits
- One D'Art Dollar earned (up to 25 per quarter) for every \$5 deposited
- D'Art Dollars redeemable for a wide variety of prizes
- Fun online games, quarterly newsletters and more

DINERO TEENS®

Dinero Teens is a financial education program that gives members ages 13 to 18 access to a range of products, including:

- Savings account
- Checking account
- Starter Certificate (\$250 minimum deposit)
- Credit card*

Not only will teens learn banking basics, but they will also watch their money grow with Advancial's generous dividends. They'll enjoy many extras that help them prepare for the future, such as:

- \$5 minimum to open, allowing teens to start small and watch their money grow
- Dividend earnings on balances greater than \$100
- Eligibility to apply for college scholarships to assist with education expenses
- A quarterly newsletter filled with helpful financial information

*Available to members ages 16 and older. Please note that a parental co-signer is required. Credit qualifications for co-signer apply.

CHECKING

Advancial's Ultimate Checking account allows members to avoid monthly fees and earn dividends and rewards. Ultimate Checking provides a host of great features at no cost to our members. We don't offer a lot of confusing checking account options - just one ultimate choice.



FEE-FREE FEATURES:

- No monthly maintenance fee, no strings attached
- Free eStatements
- No minimum balance
- Free unlimited Bill Payer
- No fee to use other banks' ATMs
- Unlimited rebates on other banks' ATM fees
- Free online and mobile banking
- Free account-to-account transfers
- Free overdraft transfers from a savings account or line of credit
- Free checks and debit/ATM card

With Ultimate Checking members earn dividends on all balances, with a premium rate for balances over \$10,000. Plus, with Debit Card Rewards members earn one point for every \$5 spent.*

*Earn 1 point for every \$5 spent on all non-PIN-based transactions.

FINANCING



VEHICLE LOANS

Advancial offers affordable rates and flexible terms for new and used autos, RVs, motorcycles, aircraft and watercraft. The same rate is offered on both new and used vehicles. Members may also enjoy other rate discounts based upon additional product and service relationships with Advancial.



HOME EQUITY LOANS & LINES OF CREDIT

A home's equity can provide funds for home improvements, college tuition, debt consolidation and other large purchases. Interest paid on home equity loans may be tax deductible.*



MORTGAGES

Advancial offers a variety of mortgage loan options to fit any home buying or refinancing need. Mortgages are available in all 50 states. Members may apply in person or by using the online application.

*Consult your tax advisor for deductibility of interest.





VISA® REWARDS PLUS

VISA® REWARDS PLUS

Low interest rates, great rewards and no annual fee - all in one card.

- 0% Introductory APR on all purchases for 12 months; after that, the APR will be 8.90% - 14.90% based on creditworthiness
- No annual fee¹
- No foreign transaction fee¹
- No cash advance fee¹
- No penalty rate
- No over-limit fee

TRANSFER OTHER BALANCES AND SAVE!

- 0% Promotional APR on balance transfers for 12 months; after that, the APR will be 8.90% - 14.90% based on creditworthiness
- No balance transfer fee

EARN UNLIMITED POINTS ON EVERY PURCHASE!

- Earn one Advancial Rewards point for every \$1 spent using the card
- Make 25+ purchases or spend \$2,500+ and earn 50% extra points on all purchases during that billing cycle
- Points will not expire²
- Redeem points for cash back, travel, gift cards, merchandise and more
- Points earned with the Visa Rewards Plus credit card can be combined with points earned with the Ultimate Checking debit card to maximize rewards!

¹APR will be 8.90%-14.90% based on creditworthiness

² There must be at least one qualifying activity on an account every 12 months to maintain status and keep points

ACCESS



IN PERSON

Advancial Branches

Advancial operates branch offices in Alaska, Louisiana, Oklahoma and Texas.

Shared Branches

Shared Branches provide members with thousands of convenient locations to perform transactions nationwide just as if they were in their home credit union of Advancial. Whether members are at work, home or their favorite travel destination, Advancial account access is always nearby.

ATMs

Advancial does not limit ATM access to a specific network or brand of ATM machine. Instead, members may use any ATM nationwide and will receive unlimited rebates of other banks' ATM fees with all of our consumer checking accounts, providing members with the ultimate in cash access convenience.

MOBILE

The Advancial App allows members to access all their financial information no matter where they are*. The Advancial App utilizes robust SSL security to give members confidence to bank while on the go. Using our app, members can view their account balances and transactions, pay bills, transfer funds, make deposits and more!

TELEPHONE

Member Service Center

Advancial operates a full-service call center domestically, available to all U.S. time zones. Each representative is specially trained to assist members by telephone with knowledgeable and courteous service, free of charge.

Automated Teller Telephone Banking

Members can access their account 24 hours a day using Automated Teller Telephone Banking. This service provides members with the ability to check account balances, verify recent deposits or withdrawals, transfer funds, inquire about current rates, reorder checks and much more.

ONLINE

cuAnywhere®

Through cuAnywhere® Online Banking, members can view account balances, pay bills, make transfers, open accounts, set up alerts and more from the convenience of their own computer. cuAnywhere also provides many advanced features not seen at other institutions including:

Account-to-account transfers give members the freedom to transfer funds between Advancial accounts and accounts held at other institutions.

External loan payments allow members to make loan payments to Advancial loans directly from other institutions.

Chat

Advancial operates a live chat and a video chat center available online at advancial.org.

*Data and messaging rates from your carrier may apply.



GETTING STARTED



BECOMING A SELECT EMPLOYER GROUP



Simply return a form letter (provided to you) on company letterhead and signed by an authorized representative for your organization. A sample letter is provided on the next page for reference and can be sent to you for your convenience. Upon receipt of the letter, Advancial will secure the required approval from our Board of Directors and National Credit Union Administration (NCUA) to become an Advancial Select Employer Group.

PROMOTING YOUR ADVANCIAL MEMBERSHIP BENEFIT



NEEDS ASSESSMENT

Following approval, an Advancial representative will be assigned to you as a liaison for your organization and will provide assistance in promoting this benefit to your employees. Our goal is to provide direct support to your Human Resources staff so there is no additional administrative burden. To assist in planning events for your organization, we will meet with you to determine your preferences for:

- Initial and ongoing Advancial enrollment sessions
- Customized support materials such as membership information for new hires, break room posters and information for your company's intranet
- Participation at company events such as benefits and health fairs
- Financial-topic workshops (workshops can be delivered in person or virtually and can be customized to meet the needs of your group)



INTRODUCTION CAMPAIGN

Advancial will work with your representative(s) to introduce the Advancial benefit to your employees through a customized campaign. We will provide:

- Custom email introduction announcement
- On-site introduction and enrollment sessions
- Announcement posters and materials
- Co-branded benefit enrollment webpage



ONGOING SUPPORT

Advancial specializes in developing long-lasting partnerships with employer groups and their employees. Your Advancial representative will provide you with ongoing resources and support to promote this valuable benefit to your employees.

COMPANY LETTERHEAD

Date

Board of Directors
Advancial Federal Credit Union
10000 N. Central Expy., Ste. 1400
Dallas, TX 75231-2319

Dear Board of Directors:

(Company Name) would like to provide credit union services as a benefit to our employees. Please consider accepting **(Company Name)** who work at, are paid, headquartered or supervised by **(Company Name)** into the field of membership of Advancial Federal Credit Union.

We currently have **(number)** employees with a location (estimated distance) from your branch at **(address of nearest Advancial branch)**. We specialize in **(nature of business)**.

We will partner with Advancial to promote awareness of this benefit by providing opportunities for on-site benefit enrollment meetings and financial seminars as well as distribute credit union materials to our employees.

Thank you for your consideration.

Sincerely,

(Signature Required)

Authorized Representative Name
Title

SAMPLE
LETTER



QUESTIONS & ANSWERS



WHY OFFER A CREDIT UNION TO OUR EMPLOYEES?

As a not-for-profit cooperative, we are able to return profits to our members in the form of loans with rates that are hard to beat, fee-free or low-fee services, investment accounts with highly competitive returns and remote access services for added convenience. This makes us a valuable financial resource for your employees because we help them get the most out of their hard-earned dollars. And that means happier employees for you.

WHAT IS A SELECT EMPLOYER GROUP?

Simply defined, a Select Employer Group is a group that has chosen to provide access to Advancial membership for its employees.

IS THERE A CONTRACT TO SIGN?

There is not a contract to sign, simply a letter stating the company's desire to offer access to credit union membership through Advancial.

DO YOU OFFER BANKING FOR NON-US RESIDENTS?

Our Inbound USA program removes the requirements of a Social Security number and U.S. credit score, giving employees access to financial services such as checking, auto loans, credit cards and mortgages. For additional information about this program, visit advancial.org/inbound-usa.

IS MY COMPANY LIABLE FOR ANYTHING MY EMPLOYEES DO WITH THE CREDIT UNION?

Advancial's relationship with your employees is independent of your company, therefore your company has no liability.

IS THERE A MINIMUM NUMBER OF EMPLOYEES OR OTHER SPECIAL REQUIREMENTS TO BECOME A SELECT EMPLOYER GROUP?

There is no minimum number of employees required. Our Select Employer Groups range in size from very large to very small. The only requirement is that your company be located within close proximity to an Advancial service center.

WHAT KIND OF INVOLVEMENT IS NECESSARY FROM MY COMPANY?

We ask that you assist us in communicating information about Advancial to your employees. Advancial will provide customized marketing materials and host on-site benefit enrollment sessions. In addition, free financial-topic workshops can be scheduled at your company's convenience. You may consider appointing a company representative to act as a liaison between Advancial and your employees.

IS THE CREDIT UNION SAFE?

Advancial is one of the nation's strongest and most financially secure credit unions. We consistently receive the highest rating possible from regulators and industry analysts. Every account with Advancial is federally insured by the National Credit Union Share Insurance Fund up to \$250,000.

HOW DO WE APPLY?

To become a Select Employer Group and offer Advancial membership as a company benefit, simply submit a form letter on your company's letterhead. A sample letter is provided on the prior page for reference and can be sent to you via email for your convenience. If your company has more than 3,000 employees, please contact our Business Relations department at businessrelations@advancial.org for additional requirements and guidance for your letter.

WHERE CAN I GO FOR MORE INFORMATION ABOUT YOUR WORKPLACE FINANCIAL SOLUTIONS?

Visit www.advancial.org/at-work for more details on our premier workplace program.

