



Introduction to Spectrum Credit Union

Benefits, Products, and Services

Great Rates. Personal Service.

spectrumcu.org

510-251-6000 • 800-782-8782



OVERVIEW

Who We Are

Who We Serve

Family Eligibility

Products & Services

Shared Branching

ATM Networks



WHO WE ARE

Spectrum Credit Union is a not-for-profit financial institution.

- Serving over 100,000 members in the U.S. and overseas
- Four Branches in three states
- 85,000+ surcharge-free network ATMs
- 7,200+ CO-OP Shared Branches
- More than \$2.9 billion in assets, placing us in the top 2% of all credit unions nationwide



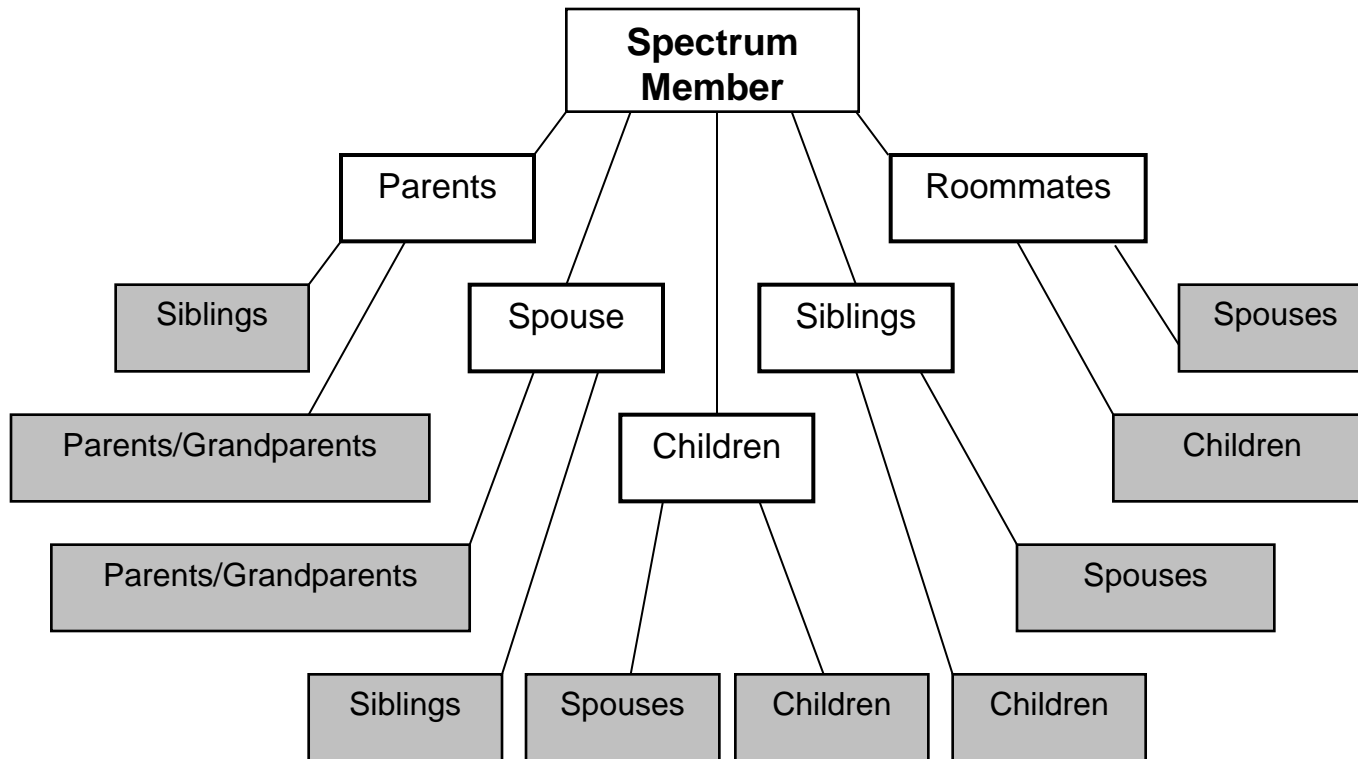
WHO WE SERVE

Among Spectrum's field of Membership are:

- Non-manual employees of Bechtel Corporation, its wholly-owned subsidiaries, and its affiliated companies.
- Employees of Charles Schwab & Co. Inc. who work in or are paid from San Francisco, CA.
- People who live, work, worship, attend school, or volunteer in select areas of San Francisco, CA and Frederick County, MD.
- Family of Spectrum members.

If you do not qualify for membership through these groups, you can donate to one of our non-profit partner associations and become eligible for Spectrum Credit Union membership.

FAMILY ELIGIBILITY



Once a member, always a member



Products & Services – Deposits

We offer the following Share Accounts:

- FREE Checking Accounts.*
- High-yield Savings and Money Market Accounts
- High-yield Youth Savings (MySavings™)
- High-yield Share Certificates (CDs).
- Individual Retirement Accounts (IRAs).

All share Accounts are federally insured up to \$250,000 by the National Credit Union Administration (NCUA). IRA accounts are insured up to \$250,000.

*ChexSystems verification required.



Products & Services – Loans

We offer real estate and consumer loans with great, low rates:

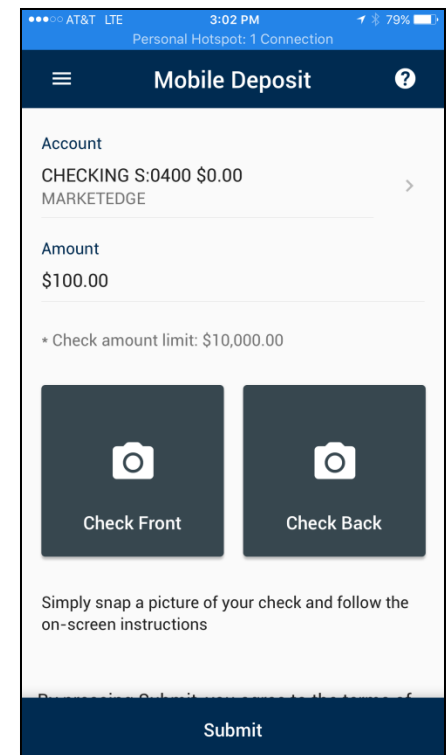
- Fixed-Rate and Adjustable-Rate Home Loans
- Home Equity Loans and Lines of Credit
- Auto, Motorcycle, and RV/Watercraft Loans
- Visa® and American Express® Credit Cards
- Personal Loans and Lines of Credit
- Private Student Loans



Products & Services – Electronic

We offer convenient and secure electronic services:

- PC Access Online Banking, Mobile Banking, and Telephone Access
- Free eStatements, Bill Payer, Person-to-Person Transfers, and Institution-to-Institution Transfers
- Remote Deposit of Paper Checks Using a Scanner or an iPhone, iPad, or Android Device
- Direct Deposit, Payroll Deduction, and Automatic Payments
- Tax Filing Discounts and Specials





CO-OP Shared Branches

Spectrum is part of the CO-OP Shared Branch network.

- In these networks, all participating credit union branches are connected electronically.
- This means, as a member, you can use 7,200+ other credit unions' branches and ATMs for free.
- All you need is identification and your account number; the transactions you conduct at a shared branch will post instantly to your account.
- Find CO-OP Shared Branches using our ATM/Branch Locator at spectrumcu.org or the locator feature in our iPhone, iPad, and Android mobile banking apps.





ATM Networks

In addition to Spectrum's ATMs, members have access to 85,000+ surcharge-free network ATMs.* Look for the CO-OP Network, Allpoint, Alliance One, and Money Pass logos. CO-OP Network ATMs also accept deposits.



* CFCU will charge a \$1.00 fee for each transaction over eight per month, per card at non-CFCU ATMs.



Thank you!

Q & A

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