

# Credit Union Benefits for Relocating Employees

Stanford Federal Credit Union is on a mission to improve financial lives!

## **Free Checking**

- Free checking account with no balance requirements
- Free ATMs
- Free Mobile and Online Banking, Bill Pay and Zelle®
- Free debit card with no foreign transaction fees and no card replacement fees

\$250
CHECKING BONUS
FOR NEW MEMBERS<sup>1</sup>

# **High-Yield Savings**

- Money Market Accounts, Certificates (including a 7-Month No Penalty Certificate) and IRAs
- Complimentary consultation with an investment advisor

**Refer a Friend and Earn Cash!** Ask about our Refer A Friend program or visit sfcu.org/RAF.

# **Visa® Rewards Credit Cards**

- Earn up to 3% cash back or other rewards
- No annual fee
- Low rates
- No foreign transaction fees when you travel
- No cash advance or balance transfer fees

#### **Low-Rate Auto Loans**

- Up to 1.00% APR rate discount on new and used auto loans, or refinance from another lender
- Up to 90 days with no payments
- Up to 100% financing
- No application or early payoff fees

### **Mortgage Loans**

- Purchase, refinance, investment,
   2nd mortgage and HELOC loans
- Fixed and adjustable rate loans
- Loan processing fee rebate up to \$675<sup>2</sup>
- Low rates and fees
- Low down payments and flexible terms
- Servicing retained by Stanford FCU

### **Banking for International Employees**

- Open your account before you arrive (no Social Security Number required)
- No SSN or U.S. credit history needed for select loans and credit cards
- Free incoming wire transfers

**Virtual appointments available!** Schedule a virtual appointment with your Personal Banker online at:



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sfcu.org/benefits

All loans subject to credit approval and membership eligibility. Restrictions may apply for non-California residents. Rate is based on creditworthiness and other factors. Rates, terms and offers subject to change without notice. APR=Annual Percentage Rate.

<sup>&</sup>lt;sup>1</sup> Must be a new member with a new checking account and direct deposit.

<sup>&</sup>lt;sup>2</sup> Mortgage loan fee rebate applies to SFCU internal fees only. Third-party fees apply.