

# You deserve better than just a bank!



For IOR Relocation Referrals employees and their families. F3F9KOU



## Free Checking

- ◆ Over 30,000 free ATMs (more than the largest banks!<sup>1</sup>)
- ◆ Zelle®
- ◆ **CASH bonus** just for joining<sup>2</sup>
- ◆ Easy direct deposit switch
- ◆ Debit cards with no foreign transaction fees



## Compelling rates

- ◆ High yield checking and savings accounts
- ◆ Options with no monthly fees
- ◆ Certificate with no early withdrawal penalties
- ◆ Retirement and investment options



## Visa® Rewards Credit Cards

- ◆ Up to 3% cash back and other rewards
- ◆ No annual or foreign transaction fees
- ◆ No cash advance or balance transfer fees



## Special offers just for you

- ◆ Personal bankers for all your financial needs
- ◆ Get paid up to 2 days early!
- ◆ Emergency loan up to \$2,000<sup>3</sup>
- ◆ Mortgage fee discounts
- ◆ Banking for relocating and international employees



## Low rate loans

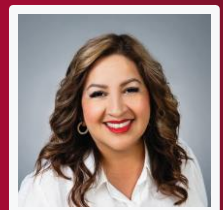
- ◆ Auto, boat and personal loans
- ◆ Mortgages and HELOCs

Discover *even more* benefits and open your account today!

[sfcu.org/benefits](https://sfcu.org/benefits)



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Federally Insured by NCUA | Equal Housing Lender | NMLS #729643

<sup>1</sup> More than 30,000 free ATMs in the Co-op network compared to 15,000 for Chase, 15,000 for Bank of America, and 11,000 for Wells Fargo. 2024 comparison from coop.org.

<sup>2</sup> Must be a new member with a new checking account and direct deposit.

<sup>3</sup> Emergency Loans of \$500 to \$2,000 have terms up to 24 months and a 17.00% APR. Funds are provided the same or next business day into a Stanford FCU account. There are no fees, but a late payment fee may apply. You must be employed full or part-time at one of our partner companies for at least 6 months (interns, temps and contract employees do not qualify). Only one Emergency Loan at a time. Credit will be pulled for the sole purpose of confirming there is no bankruptcy, and the loan status will be reported to credit bureaus. Payment Example: A \$2,000 24-month Emergency Loan at 17.00% APR would result in monthly payments of \$98.88.

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