

# Join Us

## *become a Select Employer Group*

Thank you for considering becoming a First Credit Union Select Employer Group. By partnering with First Credit Union to offer low cost financial services to your employees, you can provide them with the tools and resources they need to improve their financial futures and help them become better money managers.

Membership is completely voluntary. There are no out-of-pocket costs to your organization to be a First Credit Union Select Employer Group.

Founded in 1929, First Credit Union is one of the oldest financial institutions in the State of Arizona. We are a member-owned, not-for-profit financial cooperative that exists to serve our members, not profit from them. All earnings not used to operate the credit union and provide reserves are returned to members in the form of lower loan rates, higher deposit rates, and additional convenient services such as FREE online banking & bill pay.

*Yes, we're convenient!* At First Credit Union we make it easy to access your money and manage your accounts. In addition to our 8 branches located throughout the Phoenix area and Tucson, we also offer shared branching. Unique to credit unions, "shared branching" allows a member from one credit union to conduct transactions at another credit union. Just look for the CU Services Centers® logo. Here are the many ways we make it easy for you and your employees to bank with us:

- 28,000 surcharge-free ATMs with the CO-OP ATM network
- 6,700 shared branching locations
- FREE direct deposit
- FREE online eStatements
- FREE online banking & bill pay
- FREE mobile & text banking (*regular messaging & other rates from your wireless carrier apply*)

We encourage you to take advantage of the benefits available through First Credit Union when you become a Select Employer Group such as periodic special offers and discounts available exclusively to SEGs and their employees.

We want to be your financial services provider.  
We'll do our best to earn your confidence and trust.

*Thank you for considering us!*



# Benefits

## for our *Select Employer Groups*

We value your business! Providing maximum value to our Select Employer Groups is important to us. Following are special offers and discounts available exclusively to your company as a First Credit Union Select Employer Group:

- **FREE Membership**

*Receive a complimentary \$5 opening deposit when you open a new First Credit Union Savings account. A fee of up to \$25 will be charged if account is closed within three month of opening. Offer good through June 30, 2012.*

- **FREE Business Checking**

*Get a free business checking account. Offer applies to any Select Employer Group with a new or existing business checking account. Offer limited to one business checking account per Select employer Group. Offer good through June 30, 2012.*

- **FREE Online Business Bill Pay**

*Get free online business bill pay with unlimited transactions. Offer applies to any Select Employer Group with a new or existing business checking account. Offer limited to one business checking account per Select employer Group. Offer good through June 30, 2012.*

- **0.75% Business Vehicle Loan Rate Discount**

*Get a 0.75% APR (annual percentage rate) discount on your next business vehicle loan. Offer can be combined with other eligible loan rate discounts. Offer good through June 30, 2012.*

*Select Employer Group offers are subject to change without prior notice. Certain restrictions apply. For more information and complete details please contact your local First Credit Union Branch Manager.*

# Benefits

## *for employees of Select Employer Groups*

*We're always looking for new ways to provide more value to our members and our Select Employer Groups. Your company is an important business partner to First Credit Union. We value your support and appreciate the business you send our way.*

*To show our appreciation we have created special offers and discounts available exclusively to the employees of First Credit Union Select Employer Groups. Here are the current offers:*

- **FREE Membership**

*Receive a complimentary \$5 opening deposit when you open a new First Credit Union Savings account. A fee of up to \$25 will be charged if account is closed within three month of opening. Offer good through June 30, 2012.*

- **\$25.00 Rebate**

*Get a \$25 rebate when you have a checking account, direct deposit and eStatements. Rebate deposited into your checking account after first direct deposit posts to account and enrollment in eStatements has been completed. Offer applies to members who open new or have up to two existing products listed above and add the additional product(s) listed to have all three. Offer good through June 30, 2012.*

- **0.50% Loan Rate Discount**

*Get a 0.50% APR (annual percentage rate) discount on your next non-real estate secured consumer loan such a vehicle, RV, or boat loan. Offer can be combined with other eligible loan rate discounts. Offer good through March 31, 2012.*

*Select Employer Group offers are subject to change without prior notice. Certain restrictions apply. For more information and complete details please contact your local First Credit Union Branch Manager.*