



It's time to CHATT about a free benefit for your employees!



Chattahoochee
Federal Credit Union

Let's CHATT about banking!

www.CHATT.coop

It's time to CHATT!

We at Chattahoochee Federal Credit Union (CFCU) would like to CHATT about offering your employees the benefit of credit union membership. It's easy and free for you to offer and it opens up a world of financial management benefits to your employees.

Since 1985, Chattahoochee Federal Credit Union has provided low-cost financial services to our members, and we continually strive to serve in the community. We are a not-for-profit financial cooperative operating for the benefits of our members. Every member is an owner, with the right to vote for the Board of Directors, who establishes the credit union's policies. Since there are no stockholders to pay, we can usually offer higher savings rates and lower loan rates than other financial institutions.



Here are a few proven techniques we've found to be successful in educating employees about our credit union's products and services:

- Membership brochure in your company's employee benefits package
- Presentations by credit union staff at scheduled company meetings
- Information sessions where credit union staff can answer questions; enroll employees and their family members; add services to member accounts; perform limited transactions and provide assistance with loan applications
- Link to www.CHATT.coop on your Intranet

Your employees will thank you!

Let us improve the quality of your employees' lives by:

- Encouraging healthy savings strategies
- Providing valuable financial information and credit counseling
- Providing low-interest mortgage and auto loans
- Offering convenient online banking and bill payment services

Let's start the CHATT today about offering your employees one more valuable benefit....the benefit of credit union membership!

Sincerely,

Stacey Hand
Manager/CEO
Chattahoochee Federal Credit Union

How will your company benefit?

As an employer, one of your challenges is to attract and retain quality employees. By enhancing your benefits package with Chattahoochee Federal Credit Union membership, we can help you meet the challenge at no cost to your organization. Together, we can give your employees and their families' access to low and no-cost financial services and some of the best loan and savings rates around. We will provide your employees with financial stability that can have a positive effect on company morale and even support employee retention.



And the best part is, membership in Chattahoochee FCU is free for you to offer to your employees!

- No setup fees
- No annual membership fees
- No administrative fees
- No promotional costs

What's the difference between a credit union and a bank?

There are several differences between for-profit financial institutions and credit unions. Take a look!

- Banks return profits to stockholders whereas credit unions return profits to members in the form of lower loan rates, higher savings rates and free or low cost services.
- Bank customers have no ownership in the corporation. In credit unions, each person who deposits funds is a member with a share of ownership.
- Banks are controlled by their stakeholders and paid officials. In credit unions, members elect a volunteer Board of Directors to best represent their interests.
- Banks are profit driven where credit unions are member service driven.
- Banks are federally insured by the Federal Deposit Insurance Corporation and credit unions are federally insured by the National Credit Union Administration.



How will your employees benefit?

Your employees will value the opportunity to become a credit union member and can benefit through the financial products, services, and guidance we offer. We help members and their families manage their finances effectively and achieve their individual goals.

Insured Savings – Helping members to prepare for the future.

- **Regular Share Savings Accounts** – Primary account required for membership.
- **Free, Interest-Bearing Checking Accounts** – No monthly fees or per check charges, no minimum balance requirements and first order of checks free.
- **Rainbow Accounts** – Money market accounts that earn a higher rate than the regular share savings account.
- **Club Accounts** – For all purposes and special savings needs such as holidays and vacations.
- **Roth & Traditional IRAs** – Open accounts with no maturity dates. There are no withdrawal fees, but withdrawals can result in taxable income and penalties by the IRS.
- **Certificates of Deposit (CDs)** – Require you to keep your money in the account for a fixed term.

Loans – Helping members to achieve their dreams.

- **New, Used & Refinanced Auto Loans**
- **Boat, Motorcycle & RV Loans**
- **First Mortgage Loans**
- **Home Equity Loans**
- **Signature Loans**
- **Back to School Loans**
- **Holiday Loans**
- **Vacation Loans**
- **Credit Rebuilder Loans**
- **Sallie Mae Student Loans**

Credit/Debit Cards – Providing members with convenient purchasing power.

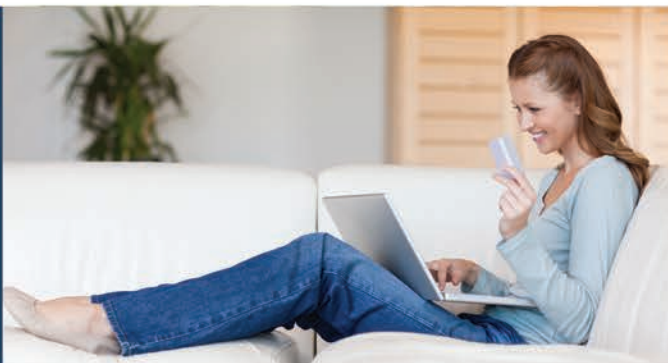
- **VISA® Debit Card** – 24 Hour access to account through CU24 and CU Here networks. Access 70,000 surcharge-free ATMs nationwide. Find one near you at www.cu24.com.
- **VISA® Platinum Credit Cards** – Competitive rates and accepted almost anywhere!

Easy Account Access – Providing members with quick, easy and around-the-clock access to accounts.

- **Online Banking & Bill Pay** – www.CHATT.coop
- **Mobile Account Access**
- **Audio Response Teller (ART) 334.756.7027**
- **Drive Thru Service**
- **Surcharge-free ATM On Site**

Convenient Services – Offering additional services to make members' personal banking tasks a breeze!

- **Money Wiring Service**
- **Same Day Response (Telephone Requests)**
- **VISA® Gift Cards**
- **Night Deposits**
- **Direct Deposit**
- **Payroll Deduction**
- **Discount Movie Tickets**
- **Discount Six Flags® & White Water® Park Tickets**
- **No-cost Financial Seminars**
- **Guaranteed Asset Protection (GAP) on Vehicle Loans**
- **Payment Protection Insurance**



Special Offer!

In addition to this full suite of products and services, we offer an incentive to members who: opt to pay their loans through payroll deduction; open a checking account with our credit union; and/or have a current active loan. **These members can earn a rate reduction up to 1.00%!**

Main Office:

519 Fob James Drive
Valley, AL 36854
334.756.7027
334.756.7542 FAX
www.CHATT.coop

Lobby & Telephone Hours:

M, T, TH & F: 9:00 a.m. – 5:00 p.m.
W: 9:00 a.m. – 1:00 p.m.

Drive Thru Hours:

M, T, TH & F: 8:00 a.m. – 5:30 p.m.
W: 8:00 a.m. – 1:00 p.m.
Sat.: 9:00 a.m. – 12:00 p.m.





Ready to CHATT?
Let's get started!

Ready to CHATT? Let's get started!

Getting started is easy. It only takes an official request letter from your company to Chattahoochee Federal Credit Union. Simply use the copy template shown below (available electronically) to prepare a letter on your company letterhead and address it to the CFCU President. The letter must be signed by an official representative of the company, identified by their title and must include:

- Name of business and business type
- Number of employees in your organization
- Distance of your facility's location from the credit union
- Number of years your company has been in operation
- Employee who will be designated contact for the credit union

Once your letter is received, the Chattahoochee FCU Board of Directors will consider your request at the next regularly scheduled board meeting. Upon approval, your request will then be submitted to the National Credit Union Administration (NCUA) for final approval. The credit union will remain in touch with you throughout this process and advise you as to how soon you can begin offering CFCU membership as a benefit to your employees!



Not familiar with Chattahoochee FCU? We invite you to get to know us.

History

In 1985, eight WestPoint Pepperell (WPP) employees wanted to form an organization with the specific purpose of close personal financial service, regardless of the size of the member's account while placing its highest priority on people. On November 18, 1985, WestPoint Pepperell Employees Credit Association was created and is now known as Chattahoochee Federal Credit Union.



Why Join?

Life's better here. Chattahoochee Federal Credit Union offers a full range of personal financial products and services. We are your local credit union. We have a local elected Board of Directors with a mission to meet the members' financial needs through quality service, at the best value, while maintaining financial stability. Plus, we have a friendly staff with a vision of building lifelong relationships one member at a time. When you do business with Chattahoochee FCU, you will be part of an organization that cares about the community we live in, and gives back.

It's time to CHATT!
Contact us today.

We make it a priority to:

- Empower members to take an active role in their financial wellbeing.
- Deliver pertinent financial information and credit counseling.
- Provide access to low-interest loan promotions throughout the year.
- Extend membership privileges to family members.
- Remain involved in our local community.
- Offer a simple checking account with no minimum balance requirements or monthly service charges.
- Structure our products to benefit members first.
- Make sure all of our business practices are fair and transparent.
- Provide security for funds, with accounts insured up to \$250,000 by the NCUA, an agency of the U.S. government.

