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## Welcome Employees of Law Enforcement Agencies!

We are excited to be an added financial resource for you and your families. As a financial institution that is focused for law enforcement – we GET IT! You are among our 41,000+ members that we serve in California and our goal since 1953, has been and continues to be ... TAKING CARE OF OUR OWN. Thank you for the opportunity to bring this to you.

*Darlene Hong, Vice President of Membership Development*

### Frequently asked Questions:

#### Am I eligible to join The Police Credit Union?

Yes, eligibility is open to all active and retired employees, volunteers, reserve officers of your agency along with your family members as well.

#### Will I lose my membership if I leave my employer?

Not at all. Once a member always a member! The credit union relationship continues with you wherever you go. We have members throughout California and living out of state.

#### I know you are Bay Area based. How can I access my money?

We are part of the credit union network (\* <https://www.co-opfs.org/Shared-Branches-ATMs>) where you can access cash at no fees\*. Additionally, with our FREE Checking and setting up an automatic recurring amount, we will rebate you up to \$3 per transaction at any machine that at charges you a fee! We will reverse up to 10 times a month at machines that charges you. Very convenient when your own bank is not nearby, when you travel, vacation, etc. The \$3 ATM fee will be reversed and back into your account the next day!

#### How much cash can I withdraw from my checking each day?

There is a \$1,000 limit per day of cash during this pandemic Period. While some machines have a limit of \$500 Cash, you can access another institution machine for the additional amounts.

#### If I direct deposit my full net check to your checking account, when will it show up in my account?

Your direct deposit will be in your account the day before your payday.

#### If I apply for a loan do I need to go to a branch?

Absolutely not. Interviews have been handled via phone, video chat and emails. Signing of the documents are all electronically and for mortgages, notary services are utilized to complete the process.

#### What are your contact center hours?

24/7. We're always eager to answer your questions and learn how we can better serve you. You can reach

## **SPECIAL INTRODUCTORY OFFERS FOR EMPLOYEES OF LAW ENFORCEMENT AGENCIES**

There's never been a better time to join The Police Credit Union- Exclusively serving law enforcement professionals and their families throughout California. Eligibility is open to active and retired law enforcement including non-sworn positions and civilian employees, volunteers and reserve officers. Act now for our special introductory offers.

- CHECKING: Get a \$150 bonus\* + ATM fee rebates and no monthly charges
- PLATINUM VISA: Get a \$100 bonus\* + rewards and competitive rates

\*For complete details or to become a member today, go to [www.thepolicecu.org/welcome](http://www.thepolicecu.org/welcome) Use Event Code PORAC when you join!

## **LIVING TRUST ESTATE PLANNING SERVICES – DISCOUNT FOR CU MEMEBERS**

Natalie Spiwak, Founder and President of Affinity Trusts provides her expertise in the importance of protecting and transferring wealth quickly, privately, and cost effectively. Affinity Trusts proudly serves the estate planning needs of members of The Police Credit Union.

Highlights of estate planning, living trusts, wills, powers of attorney, health care directives, and creating a plan to address your priorities and family needs. To learn more, please reach Darlene for more information.

## **END OF WATCH DEBT FORGIVENESS BENEFIT**

Peace officers across the state is recognizing our credit union offering this complimentary benefit that brings peace of mind for them and their families. An officer said it best, “thank you for thinking of services that covers officer safety for my family”. Our commitment to take care of our own will never waver as we are dedicated to bringing you exclusive products designed for law enforcement. We are proud to offer a special debt forgiveness benefit exclusively for active law enforcement members killed in the line of duty – provided at no cost to qualifying members.

New loans of \$10,000 will qualify eligible law enforcement professionals for a debt forgiveness benefit of up to \$850,000 in total loans covered. For full details visit [www.thepolicecu.org/endofwatch](http://www.thepolicecu.org/endofwatch)

## **HOMEADVANTAGE**

HomeAdvantage® is an exclusive, free member service that can help our members search, buy, sell and save on their next home. Through this program, our members are able to access a vast nationwide network of experienced agents to help them, whether they are buying or selling their home. On top of that, when our members use an agent within the network, they can earn cash rewards\*. To learn more about this program, visit [www.thepolicecu.org/homeadvantage](http://www.thepolicecu.org/homeadvantage)

\*See website for complete details

## **EVERYDAY BENEFITS:**

- Loan Rate Discounts on New and Used Vehicles through our auto partners
- Expertise and guidance from a financial planner for your wealth management, retirement planning, diversifying funds, etc.
- Scholarships for academic excellence
- Discounts on insurance, entertainment and much more!