

Welcome to Sandia Laboratory Federal Credit Union

As an SLFCU Member, You'll Get:

- ▶ **Free checking accounts** with no minimum deposits and no monthly fees
- ▶ Easy-to-use **online and mobile banking** with bill pay and mobile deposit
- ▶ Competitive **auto loans with low rates** and excellent service
- ▶ Smart home loans with great rates and **no private mortgage insurance requirement, ever**
- ▶ Retirement planning, insurance, and **investment services**
- ▶ **Business accounts** with online banking and cash management services
- ▶ Free financial education, **seminars**, and events
- ▶ The ability to **share your membership** with family and household members

Savings and Checking Accounts

SLFCU's free checking accounts give you the options you need. Earn dividends on higher balances, enjoy surcharge-free ATM transactions at all CU Anytime or CO-OP ATMs, use your **free debit card** worldwide, and take advantage of free overdraft protection from your savings account or CreditLine.

SLFCU pays market-leading dividends on savings accounts. Our Money Market Savings account offers even higher dividends as an insured savings account without a long-term commitment. Or maximize your savings and plan for the future with Term Share Certificates and Individual Retirement Accounts. Savings rates are always available online and in our branches.

Home Loans

SLFCU offers smart fixed and adjustable rate mortgages (ARM). Our 15/15 ARM offers the security of a rate and payment that adjust only once every fifteen years. With a fixed rate mortgage from SLFCU, you can lock in a low rate and payment for a variety of terms - all with the help of our **experienced, knowledgeable, and friendly SLFCU home loan team.** Learn more at slfcu.org/HomeLoans.

Online and Mobile Access

With SLFCU online and mobile banking, you can access and manage your money anytime, anywhere. Deposit checks with your smartphone, transfer money, pay bills, create budgets, and more. **Setting up direct deposit is easy** and will ensure your money is right where you need it.

Credit Cards

Enjoy low rates and straightforward benefits with SLFCU's credit card choices. Our Visa® Platinum rebate card pays you cash back for your purchases while giving you access to valuable benefits. In addition to cash back, our Visa Signature credit card gives you access to exclusive Visa Signature benefits and premium rewards while our Visa Platinum Value card can offer you an even lower interest rate. SLFCU also offers a smart business credit card option for any size business. Easily separate your business and personal expenses while enjoying special benefits, discounts and rewards.

All SLFCU credit cards have no annual fee, and no balance transfer fees. Schedule automatic, online payments from your SLFCU checking account for a no-hassle credit card that works for you.

Auto Loans

An SLFCU auto loan for a new or used car, truck, or SUV features competitive fixed rates, flexible terms, and **no payments for the first 90 days.** We also offer loans for motorcycles, RVs, and boats. Apply online at slfcu.org, call, or stop by any branch for pre-approval before you shop.

The Credit Union Difference

Since 2016, SLFCU has given back **\$30 million directly to our members** via special dividends - that's the credit union difference.