



# Chevron Federal Credit Union

Expatriate Services  
*for foreign nationals in the U.S.*

*Great Rates. Personal Service.*

[www.chevronfcu.org](http://www.chevronfcu.org) • 510-627-5000 • 800-232-8101



# Chevron Federal Credit Union

## Who We Are

- » Chevron Federal Credit Union (CFCU) was founded in 1935.
- » We have over 70,000 members in the U.S. and overseas.
- » We have branches and ATMs at over 25 Chevron facilities.
- » We are the largest financial institution to serve an energy company.
- » With over \$1 billion in assets, we rank in the top 2% of credit unions nationwide.



# Chevron Federal Credit Union

## Expatriate Services

- » Chevron Federal Credit Union (CFCU) offers expatriate employees a range of financial products and services.
- » All are available to expatriates without a Social Security number or Taxpayer Identification Number (TIN), with the exception of home loans and student loans.



# Chevron Federal Credit Union

## Membership Eligibility

- » Foreign nationals working for Chevron in the U.S. may apply for CFCU membership prior to arrival in the U.S., or anytime after arriving.



# Chevron Federal Credit Union

## How to Become a Member

To open an account with the Credit Union, a minimum deposit of \$25 (\$50 for joint memberships) is required along with:

1. A copy of your passport,
2. A copy of the front and back of your Chevron badge, and/or
3. your Letter of Assignment or Letter of Introduction,
4. CFCU Membership Application and Agreement,
5. IRS form W-8 BEN, and
6. BSA questionnaire form.



# Chevron Federal Credit Union

## Deposit Programs

- » CFCU offers FREE checking and savings accounts to meet the needs of Chevron expatriates working in the US.



# Chevron Federal Credit Union

## FREE Checking Accounts

- » FREE ATM/Debit card, FREE box of checks, and FREE online check imaging.
- » UNLIMITED check writing abilities.
- » GENEROUS ATM/debit card privileges.



# Chevron Federal Credit Union

## FREE Savings Accounts

- » Earn highly competitive dividends on our MarketEdge (money market) accounts and share certificates (CDs).



# Chevron Federal Credit Union

## Foreign National Loan Program (*MAY APPLY PRIOR TO ARRIVAL IN THE U.S.*)

- » Foreign nationals coming to work for Chevron in the U.S. may apply for selected loans at CFCU during the 6 months prior to arrival.
- » CFCU loan products can be approved before you arrive in the U.S.
- » If you have a TIN (not required), you can also establish a U.S. credit history by starting repayment prior to arrival in the U.S.
- » Expatriates can have a maximum of \$25,000 in unsecured debt with CFCU.



# Chevron Federal Credit Union

## Unsecured Line of Credit (LOC) with optional Debit Card

- » Use your revolving Line of Credit and access funds with your Debit Card to make daily purchases and travel reservations, pay bills, make security deposits and get cash.
- » Comes with a great rate plus many extra features and benefits.
- » If you have a TIN (not required), you can also establish a U.S. credit history by making payments on your Line of Credit.



# Chevron Federal Credit Union

## Share-Secured Line of Credit (LOC)

- » A Share-Secured Line of Credit allows you to:
  - » Borrow money against your share accounts,
  - » Build credit history, and
  - » Make a large purchase without depleting your accounts.
- » Funds totaling 110% of the loan will be held until the loan is repaid. Loan amounts range from \$500 to \$100,000 with a minimum monthly payment of \$25.
- » Your initial rate will be determined by the percentage of shares being used as the credit limit and will adjust monthly thereafter.



# Chevron Federal Credit Union

## Personal Loan

- » Issued as one loan (instead of as a revolving line of credit).
- » Personal loans can be used to make large, one-time purchases and have a fixed rate, which can be paid over the term of your assignment.



## Other Loan Products

- » Other loan products, such as Auto Loans and Credit Cards, can be approved even prior to arrival in the US if the following are provided:
  - » Loan application
  - » Letter of Introduction / Assignment
  - » U.S. address
  - » Salary / Allowance information



# Chevron Federal Credit Union

## Auto Loans

- » Chevron Corporation may guarantee your auto loan while in the U.S. up to \$26,000.
- » Loans fund within 3 days (pending Chevron Treasury approval) with terms up to 48 months.



# Chevron Federal Credit Union

## Credit Cards

» Once you have a permanent U.S. address, please contact us about applying for a CFCU-branded credit card through Élan Financial Services.



# Chevron Federal Credit Union

## PC Access Online Banking

Through our PC Access online banking service, you can access your account information 24 hours a day, 7 days a week from anywhere in the world! Through PC Access, we offer:

- » Low-cost domestic and international wire transfers.
- » FREE domestic institution-to-institution transfers.
- » FREE electronic statements.
- » FREE domestic Bill Pay service.
- » FREE eDeposit for depositing checks online.



# Chevron Federal Credit Union

## Personal Service

- » We will provide one-on-one service and financial counseling about the U.S. banking system and financial services.
- » Once you have established a permanent U.S. address, we will mail you:
  - » FREE ATM / debit card, and
  - » FREE first box of checks.



# Chevron Federal Credit Union

## Auto Insurance

- » Expatriates can secure auto insurance through our insurance partners:
  - » Liberty Mutual (all locations except Texas).
  - » Farmers Insurance (in Texas only).
- » Pay lower insurance premiums as a CFCU member.
- » Have the chance to pay lower rates due to our partners reviewing your non-U.S. driving experience.
- » Pay your premiums automatically from your CFCU account.



# Chevron Federal Credit Union

## Liberty Mutual (all locations except Texas)

- » Liberty Mutual will credit expatriates for non-U.S. driving experience, thereby avoiding the often exorbitant rates charged to new U.S. drivers.
- » Expatriate must provide U.S. driver's license and a letter, in English, from his/her previous insurance company (home country) stating a clean driving record for the past 3 years and the total number of years of driving experience.
- » Pay your premium automatically with a monthly deduction from your CFCU accounts.
- » For a free quote from Liberty Mutual, please call Dave Fabucci at (800) 439-0455, extension 58339.



# Chevron Federal Credit Union

Famers Insurance by The Host Insurance Group (Texas only)

- » Overseas driving experience taken into consideration to provide you with the best rates.
- » Pay your premium automatically with a monthly deduction from your CFCU accounts.
- » Choose from 6 or 12 month policies, with worldwide liability coverage included.
- » A TIN / Social Security number or U.S. driver's license is not required to secure insurance.
- » Log on to **[ww.hostinsurance4internationals.com](http://ww.hostinsurance4internationals.com)** or call 281-342-3276 to sign up today.



# Chevron Federal Credit Union

## Your Lifelong Financial Partner

For more information about CFCU Expatriate Services, please contact:

- » **Yvette Johnson**, Southeast Regional Manager  
832-390-3025 direct line, [yjohnson@chevronfcu.org](mailto:yjohnson@chevronfcu.org)
- » **Ana Ramos**, Bay Area Regional Manager  
925-826-1690 direct line, [aramos@chevronfcu.org](mailto:aramos@chevronfcu.org)
- » **Wes Muldrow**, San Ramon Branch Manager  
925-983-4010 direct line, [wmuldrow@chevronfcu.org](mailto:wmuldrow@chevronfcu.org)



# Chevron Federal Credit Union

## Thank You

- » Thank you for your interest in Chevron Federal Credit Union.
- » For more information:
  - » Visit our Expatriate Services website at <http://www.chevronfcu.org/ExpatriateServices>
  - » Call us at 510-627-5000 or 800-232-8101
  - » Email us at [cfcumail@chevronfcu.org](mailto:cfcumail@chevronfcu.org)