



Chevron Federal Credit Union

Benefits of Credit Union Membership

Great Rates. Personal Service.

www.chevronfcu.org • 510-627-5000 • 800-232-8101





Chevron Federal Credit Union

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Chevron Federal Credit Union

Who We Are

Chevron Federal Credit Union (CFCU) is a not-for-profit financial institution.

- Founded in 1935, today we serve over 69,000 members in U.S. and overseas. This year, we celebrate our 75th anniversary.
- Branches and/or ATMs at virtually every major Chevron facility.
- CFCU has over \$1.5 billion in assets, placing us in the top 2% of all credit unions nationwide.
- We are the largest financial institution to serve an energy company.
- Our Loan Officers are salaried, not commission-based.



Chevron Federal Credit Union

Who We Are

We have branches and/or ATMs in many Chevron facilities, including those in California, Hawaii, Alaska, Texas, Louisiana, and Mississippi.





Chevron Federal Credit Union

Who We Serve

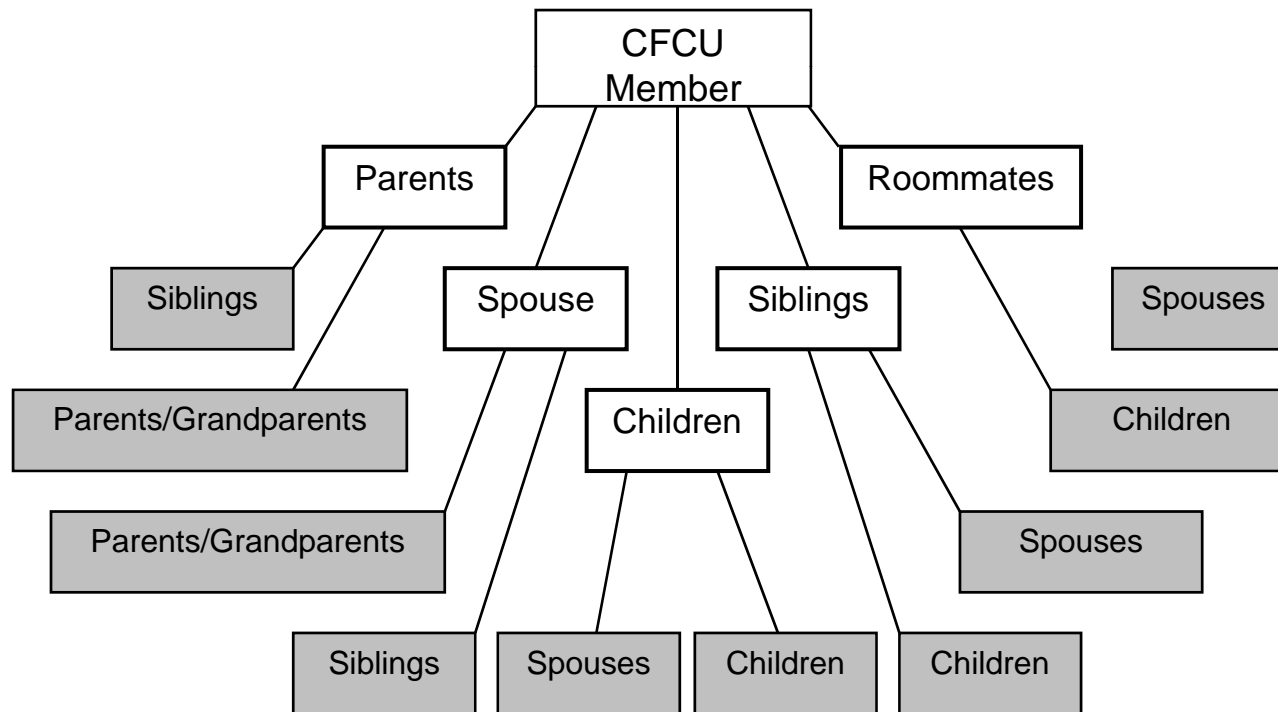
- Employees, contractors, and retirees of Chevron Corp. and its wholly-owned subsidiaries, and their immediate family members.
- Chevron, Texaco, or Unocal jobbers and dealers.
- Employees of Aramco Services Company and Western Refining.
- Employees of Pillsbury Winthrop Shaw Pittman Law Firm.
- Family of CFCU members.
- San Francisco, CA persons (please contact us for details)
- Members of our non-profit associations: Contra Costa County Historical Society, Navy League of the US – Bakersfield, El Paso, Honolulu, and West Contra Costa Councils.



Chevron Federal Credit Union

Family Eligibility

Become a member today and we'll deposit the first \$25.



“Once a member, always a member”



Chevron Federal Credit Union

Products & Services - Deposits

We offer the following Share Accounts:

- FREE Checking Accounts
- High-yield Savings and High-yield Money Market Accounts
- High-yield Youth Savings (MySavings)
- High-yield Certificate of Deposits (CDs)
- Individual Retirement Accounts (IRAs)

All share accounts are federally insured up to \$250,000 by the National Credit Union Administration (NCUA). IRA accounts are insured up to \$250,000.



Chevron Federal Credit Union

Products & Services

We offer the real estate and consumer loans with great, low rates:

- Home Loans and Home Equity Loans
- Auto Loans and RV/Watercraft Loans
- Credit Cards with Visa® Cash Rewards
- Personal Loans, Lines of Credit

We offer convenient and secure electronic services:

- PC Access (Online Banking), Mobile Banking, & Telephone Access
- Free eStatements, Bill Payer, Institution-to-Institution Transfers
- Direct Deposit, Payroll Deduction, and Automatic Payment
- Tax Filing Discounts and Specials



Chevron Federal Credit Union

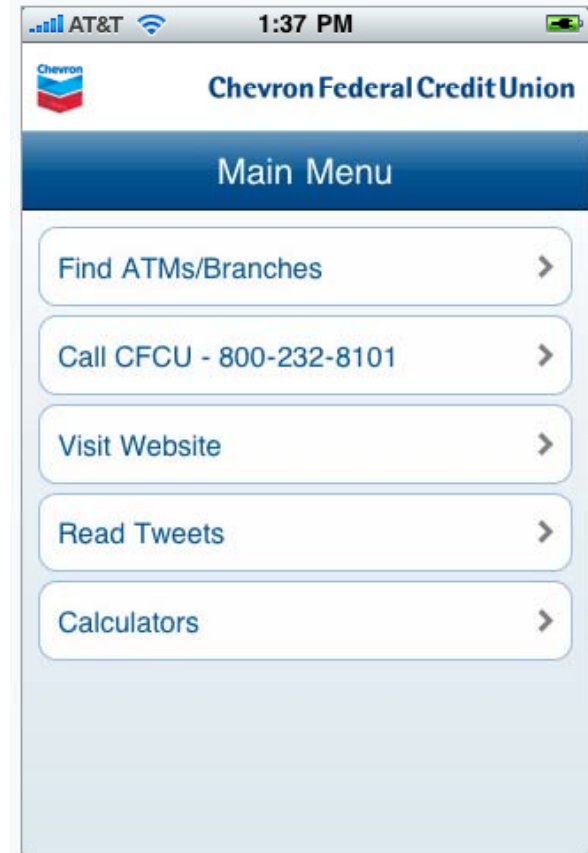
Shared Branching

CFCU is part of the FSCC Shared Branching and CO-OP ATM networks.

- ✓ In these networks, all participating credit union branches are connected electronically.
- ✓ This means as a member, you can use other credit unions' branches and ATMs for FREE!
- ✓ All you need is identification and your account number; the transactions you conduct at a shared branch will post instantly to your account.



iPhone Screenshot



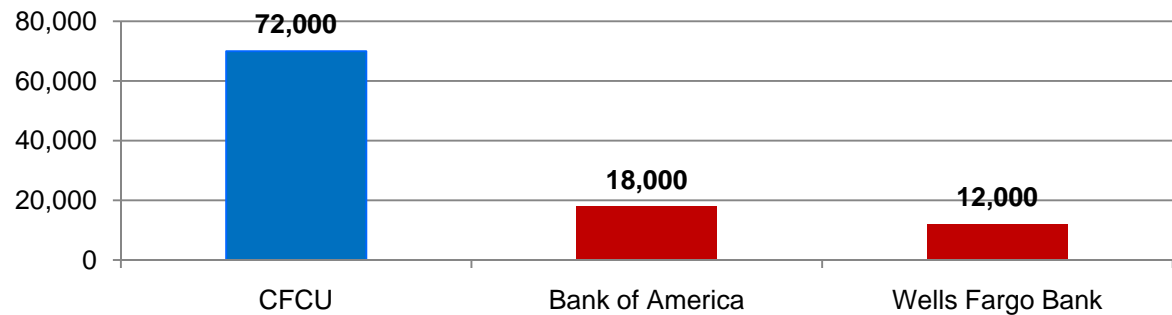


Chevron Federal Credit Union

ATM Networks

CFCU has an extensive ATM network with more than 72,000 ATMs available in the US.

- ✓ Use your ATM card for free at any ATM, up to 8 withdrawals a month.
CFCU does not charge for ATM usage; other financial institutions may assess a surcharge.
- ✓ Get cash for free at any ATM with the CO-OP, Allpoint, Alliance One, or CU24 logo.





Chevron Federal Credit Union

eDeposit

Chevron Federal Credit Union is proud to offer **eDeposit**, a fast, convenient, and secure way to deposit checks remotely 24/7 from the comfort of your home or office.

- ✓ No need to visit the branch – you can even confirm the deposit and print a receipt with an image of the deposited check!

<p>Chevron Federal Credit Union</p> <p>CHECK DEPOSIT / PAYMENT HELP LOGOUT</p> <p>START → SCAN FRONT → SCAN BACK → DEPOSIT → RECEIPT</p> <p>Welcome to eDeposit.</p> <p>Select Your Account Checking</p> <p>Enter Check Amount []</p> <p>Please verify the following items <input type="checkbox"/> Scanner is connected and turned on <input type="checkbox"/> Check is signed on the front and endorsed on the back</p>	<p>Place check FACE UP on scanner as shown</p> <p>Position the check in the BACK RIGHT corner next to edges</p>	<p>CHECK DEPOSIT / PAYMENT HELP LOGOUT</p> <p>START → SCAN FRONT → SCAN BACK → DEPOSIT → RECEIPT</p> <p>Your deposit has been accepted!</p> <p>CHECK DEPOSIT/PAYMENT RECEIPT</p> <p>Accepted by Your Financial Institution</p> <p>Receipt Number 8274219 Account Checking Account</p> <p>Account Number S15S Transaction Type Deposit</p> <p>Amount 123.45 Date Friday, October 3, 2008 10:04 AM</p> <p>Account Numbers Removed For Your Security</p>
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Q & A

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