



Chevron Federal Credit Union

Introduction to CFCU

Benefits, Products, and Services

Great Rates. Personal Service.

www.chevronfcu.org

510-627-5000 • 800-232-8101



Chevron Federal Credit Union

OVERVIEW

Who We Are

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Chevron Federal Credit Union

WHO WE ARE

Chevron Federal Credit Union (CFCU) is a not-for-profit financial institution, dedicated to improving the economic conditions of our members.

Our Loan Officers are salaried, not commission-based. At CFCU, our members are our shareholders. We conduct business for the welfare of all our members.

Our goal is to be our members' lifelong financial partner.
Our motto is "*Great Rates. Personal Service.*"



Chevron Federal Credit Union

WHO WE ARE

More about CFCU:

- ✓ Founded in 1935.
- ✓ Serving 66,000 members in U.S. and overseas.
- ✓ Branches and/or ATMs in 25 Chevron facilities, including those in California, Hawaii, Alaska, Texas, Louisiana, and Mississippi.
- ✓ CFCU has over \$1 billion in assets, placing us in the top 2% of all credit unions nationwide.
- ✓ Largest financial institution serving an energy company.



Chevron Federal Credit Union

WHO WE SERVE

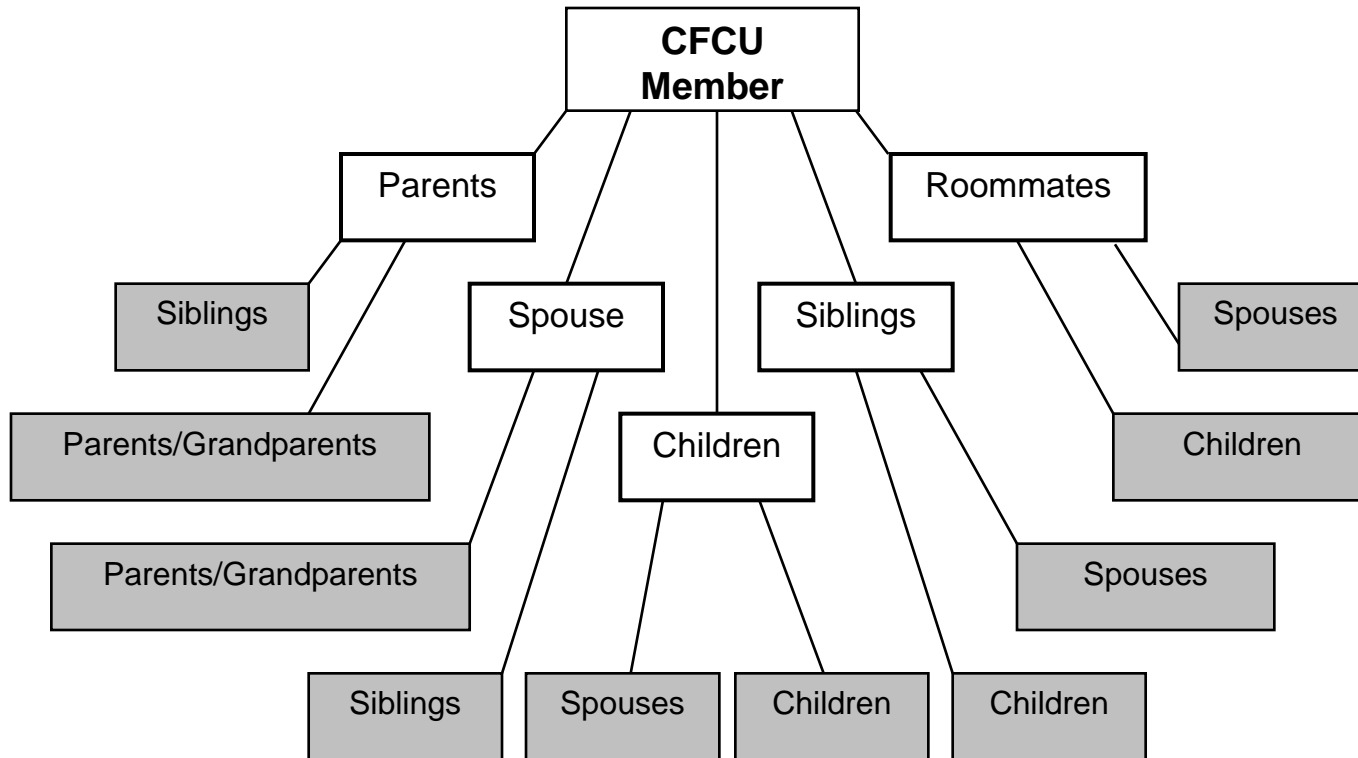
Membership is open to:

- ✓ Employees of Chevron Corp. and its wholly-owned subsidiaries.
- ✓ Retirees of Chevron Corp. and its wholly-owned subsidiaries.
- ✓ Chevron, Texaco, or Unocal jobbers and dealers.
- ✓ Select contractors of Chevron Corporation.
- ✓ Employees of Aramco Services Company and Western Refining.
- ✓ Employees of Pillsbury Winthrop.
- ✓ Family of CFCU members.
- ✓ San Francisco, CA persons (please contact us for details)



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FAMILY ELIGIBILITY



“Once a member, always a member”



Chevron Federal Credit Union

PRODUCTS & SERVICES

We offer the following Share Accounts:

- ✓ FREE Checking Accounts*
- ✓ High-yield Savings Accounts
- ✓ High-yield Money Market Accounts
- ✓ 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.

*ChexSystems verification required.



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PRODUCTS & SERVICES

CFCU offers many convenient account services:

- ✓ PC Access (Online Banking) & Telephone Access
- ✓ Direct Deposit
- ✓ Payroll Deduction
- ✓ Automatic Payment
- ✓ Overdraft Protection
- ✓ Tax Filing Discounts and Specials



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PRODUCTS & SERVICES

We offer the following consumer loans with great, low rates:

- ✓ Auto Loans
- ✓ Credit Cards with Low, Fixed Rates
- ✓ Loans for Recreational Vehicles (RVs)
- ✓ Student Loans
- ✓ Personal Loans
- ✓ Line of Credit Loans



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PRODUCTS & SERVICES

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

- ✓ First-time Home Buyers Program
- ✓ Fixed Rate Mortgages
- ✓ Adjustable Rate Mortgages
- ✓ Home Equity Line of Credit (HELOC)
- ✓ Home Equity Loans



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.



Chevron Federal Credit Union

ATM Advantages

Network ATMs

- ✓ Use your ATM card for FREE* at any ATM
- ✓ Up to 8 withdrawals a month.

Chevron Stations, Inc.

- ✓ Use your ATM card for FREE at any Chevron-owned ATM.

7-ELEVEN Stores

- ✓ Use your ATM card for FREE at credit union ATMs in 7-ELEVEN Stores.

*CFCU does not charge for ATM usage; other financial institutions may assess a surcharge.



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Thank you!

Q & A

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