



Chevron Federal Credit Union

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

Great Rates. Personal Service.

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 89,000 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 \$2.1 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

How to Become a Member

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.

A minimum deposit of \$25 (\$50 for joint memberships) is required, plus:

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 (must be completed online),
5. IRS form W-8 BEN, and
6. BSA questionnaire form.



Chevron Federal Credit Union

Deposit Accounts

- CFCU offers FREE checking and savings accounts to meet the needs of Chevron expatriates working in the US.
- FREE ATM/Debit card, FREE box of checks, and FREE online check imaging.
- UNLIMITED check writing abilities.
- GENEROUS ATM/debit card privileges.
- 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.



Chevron Federal Credit Union

Other Loan Products

- Other loan products, such as Auto Loans and Credit Cards, can be approved prior to arrival in the US if the following are provided:
 - Loan application
 - Letter of Introduction / Assignment
 - U.S. address
 - Salary / Allowance information
- Once you have a permanent U.S. address, please contact us about applying for a CFCU-branded credit card through Elan Financial Services.



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

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

Farmers 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 www.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
- **Ana Ramos**, Bay Area Regional Manager
925-826-1690 direct line, aramos@chevronfcu.org
- **Wes Muldrow**, San Ramon Branch Manager
925-983-4010 direct line, 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