

## Other Services

### Digital Services

- Free Online and Mobile Banking
- Free Direct Deposit
- Free External Account Transfers
- Free Electronic Statements and Notices
- Free Domestic Bill Payer Service
- Low-Cost Domestic and International Wire/  
Money Transfers

### Financial Education

We can provide one-on-one counseling regarding U.S. banking systems and financial services.

## Questions?

For more information on CFCU and our Expatriate Services, please speak with your Assignee Counselor, visit your local CFCU branch, contact us at [expat@chevronfcu.org](mailto:expat@chevronfcu.org) or **800-232-8101**, or scan the QR code to be taken to our Expatriate Services website.



### Apply for Membership

[chevronfcu.org/expatmemberapp](https://chevronfcu.org/expatmemberapp)

### Apply for a Visa® Card with Unsecured Line of Credit

[chevronfcu.org/expatloanapp](https://chevronfcu.org/expatloanapp)

Please review the rules set forth by Chevron Corporation as they apply to a request for a Company Guaranteed Loan. Please allow us 48 hours to process a loan request. Not all applicants will qualify. Programs, rates, terms and conditions are subject to change without notice.



# Expatriate Services



**Chevron Federal Credit Union**

[chevronfcu.org](https://chevronfcu.org) • 800-232-8101  
P.O. Box 2069, Oakland, CA 94604-2069



Federally Insured by NCUA



**Chevron Federal Credit Union**

CF-1015  
2/20

## Expatriate Services

As a foreign national working for Chevron Corporation in the U.S., you are eligible for several exclusive financial services through Chevron Federal Credit Union — including select loans — all with or without a Social Security Number (SSN) or Taxpayer Identification Number (TIN).

- **Free Checking and Savings Account:** Get free direct deposit of your paycheck into your account, send and receive wire transfers, and manage all your finances easily in a branch or through our secure Online and Mobile Banking services.
- **Visa® Card with Unsecured Line of Credit:** Use your Line of Credit and associated Visa card to pay for daily purchases, secure travel reservations, and take care of upfront relocation expenses.
- **Share-Secured Line of Credit:** If you have existing deposits with CFCU, you can borrow against the funds and use this revolving line in a manner similar to our Unsecured Line of Credit. Funds totaling 110% of your loan request will be held until the loan is paid off, and loan requests can range from \$500 to \$100,000.
- **Personal Loan:** A personal loan provides a fixed interest rate for the term of your loan and can be repaid during the length of your assignment. Personal loans can be used to make both small and large purchases.
- **Company Guaranteed Auto Loan:** Chevron Corporation may guarantee your loan to purchase a car or truck while in the U.S. The financed amount cannot exceed \$29,000.

If you are interested in obtaining consumer or auto loans with CFCU, we require the following documentation:



- **CFCU Membership Application:** We will pay the initial \$25 opening deposit required to establish membership.
- **Letter of Introduction/Assignment:** You must provide an introduction letter stating your repatriation date, the division of the company you are currently on assignment for, and the name and phone number of the Human Resources counselor assigned to you.

Sign up for membership prior to arrival and we will have your checks and debit card ready for you at arrival.

### Auto, Home, and Rental Insurance

**Liberty Mutual** (all locations except Texas)

- Liberty Mutual will credit expatriates for non-U.S. driving experience, thereby avoiding the high rates often charged to new U.S. drivers.
- Expatriates must provide a valid U.S. driver's license and a letter, in English, from his/her

previous insurance company (in the home country) stating a clean driving record for the past three years, as well as 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, call Dave Fabucci at 800-439-0455, extension 58339.

### Farmers Insurance through 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 six or 12 month policies, with worldwide liability coverage included.
- A Social Security Number or U.S. driver's license is not required to secure insurance.

For a free quote from Farmers Insurance, call 281-342-3276.