



Sun Community Federal Credit Union is proud to partner with Imperial County, to help *illuminate what's possible* for their many employees. In addition to the various offers as part of the County of Imperial Employees Discount Program, Sun Community is committed to providing long term support for employees credit needs in way of financial education and one-on-one consultations. In response to the needs of your employees we are excited to offer:

- ✿ Financial Education Seminars – Topics vary from basic financial concepts to more complex. Everyone is guaranteed to learn. Seminars generally last 1 hour including questions. We provide refreshments and a raffle! (See reverse side for topic examples.)
- ✿ Financial Wellness Challenges – To enhance or compliment a Health and Wellness program, Sun can offer financial challenges geared toward financial “wellness” such as a savings challenge.
- ✿ One-on-one Financial Review with our Member Service Representatives. By understanding their personal financial picture, we present a tailored recommendation to help your employee meet their short and long-term goals. These consultations can be schedule on-site or at the branch of their convenience.
- ✿ Have credit needs? We have array of products with competitive terms to suit most needs including credit cards, personal loans, among others. While we can't approve every loan, we work hard to understand your employee's personal story and a find product that will fit. We have products for those who have established credit, are new to credit, and even those working to improve or repair their credit.* In the event we can't approve a loan, we consult with your employee to help them understand the steps they can take to get to “yes.” (See reverse for a listing.)
- ✿ Signature Loan product exclusively for Imperial County Employees. (See reverse for details)
- ✿ GreenPath™ – Sun Community FCU Partners with GreenPath™ Financial Wellness to offer our members additional resources and counseling. Together, we can be successful in *changing lives* for the better!
- ✿ Other Benefits:
 - Free FICO Credit Score quarterly to members who have a MasterCard and Online/Mobile Banking.
 - Courtesy Pay – overdraft protection for checking account transactions.
 - Free Credit Card Shield! to help monitor credit purchases anytime anywhere; stop fraud in its tracks!
 - Discounted rates for EZShield Identity Crime Protection.

Financial Seminar Topics include:

- **Steps to Financial Freedom** – Topics vary from basic financial concepts to more complex. Everyone is guaranteed to learn. Seminars generally last 1 hour including questions. We provide refreshments and a raffle! (See reverse side for topic examples.)
- **Be Credit Wise** – Understanding forms of credit, how it can help or hurt you and how to handle responsibly
- **Understanding Your Credit Score & Report** – what goes into a credit report and score, and how your credit affects you
- **Rebuilding Your Credit** – reviews common causes for low credit scores and steps to improve
- **Identity Theft** – reviews types of identity theft, how to protect yourself, and steps a victim can take

Lending products include:²

- **Home Equity Loans/Lines** – Use the equity in your home for larger purchases with a lower rate.
- **Auto & Recreational Vehicle Loans** – Our specialty!
- **Signature Loans** – An unsecured personal loan could be great for larger purchases or consolidating debt.
- **Personal Lines of Credit** – an unsecured line of credit there when you need it, and can be linked to your checking to prevent overdrafts.
- **Platinum Rewards Credit Card** – 0% APR¹ Intro Rate for the 1st year, competitively low rates and... Rewards!
- **Secured Platinum Rewards Credit Card*** – all the features of the Platinum card but secured by your own savings. Great for those just starting out or repairing their credit.
- **JumpStart Card** – A great intro credit card for those with little to no credit.
- **Credit Builder*** – Looking to build or repair your credit but have no cash to secure a loan? Our Credit Builder acts like a savings account as you pay a set amount each month. We report these payments on your credit report and pay you out the lump sum after all the payments have been made.
- **Share Secured*** – Similar to our Secured card, get a loan secured by your savings.

Not advertised:

- **Quick Cash*** – Need some extra cash to make ends meet before your next paycheck? Our Quick Cash Loan is a more affordable alternative to pay day loans.
- **Fresh Start *** – Offered to members who have overdrafted their account. A no interest four month loan to get back on track and start fresh.

Signature Loan product exclusively for Imperial County Employees:

All applicants must qualify for membership.

Any employee who does not qualify and has one year of employment will be eligible to receive a loan:

- Up to \$5,000
- Up to 24 months
- At an APR of 14.98%
- **Eligible for a rate decrease as credit score permits at the one year anniversary.**
- Loan payments must be made via payroll deductions direct from employer.
- Loan amount and Term will be determined by employees overall debt and income.

¹ APR= Annual Percentage Rate and is subject to change. ² Loan approvals subject to verification of credit history and income.

Platinum MasterCard – Eligible for new card holders only. 0% Intro rate in all purchases, balance transfers for 12 months starting from the date of account approval. Balance transfers must be made within 60 days of account opening. APR= Annual Percentage Rate. Subject to credit approval. 3% transfer fee for all balance transfers. Specifications are subject to change without advance notice. Complete MasterCard disclosure available upon request.

