

MEMBER HANDBOOK

MISSION STATEMENT

The mission of the AFL-CIO Employees Federal Credit Union is to be the primary financial institution for union families, providing quality products and member service, consistent with the values of the labor movement.

Welcome!

We're proud to introduce you to the AFL-CIO Employees Federal Credit Union. As a member-owned cooperative financial institution, we exist solely to serve the needs of our membership. So you're more than just a customer—you're actually a part owner of a multi-million dollar financial institution with a real voice in credit union policy. As such, our services and policies have been created with your needs in mind.

Who Can Join?

You are in the field of membership of the AFL-CIO Employees Federal Credit Union and are eligible to join and participate fully in our credit union if you are employed by:

- The AFL-CIO
- An affiliated AFL-CIO International Union
- A constitutional department of the AFL-CIO
- A state or local central labor body

or if you are a member of:

- Office and Professional Employees International Union—Local 2
- United Food and Commercial Workers Union—Local 400
- National Football League Players Association
- International Union of Painters Allied Trades, District Council 51

or if you're retired from any eligible field of membership.

Family Members Can Join, Too!

You'll be pleased to know that members of your immediate family can belong to the credit union in their own right. All immediate family members are eligible to join, no matter where they live. Immediate family members include: your spouse, children, siblings, parents, grandparents, grandchildren, stepparents, stepchildren, stepsiblings, and adoptive relationships.

Once a Member, Always a Member

Once you join the AFL-CIO Employees Federal Credit Union, you're a member for life. Even if you change jobs, move, or retire, you can still continue to enjoy the many benefits of Credit Union membership.

How to Join

Opening a Regular Share Savings account with as little as \$5.00 will establish your lifetime

membership in the credit union. It's easy to become a member. There are just four simple steps:

- **Apply.** Fill out a membership application. (You can find our application online at www.afcioefcu.org or at any one of our branches.) Bring or mail it to one of our branches.
- **Deposit.** Write a check (payable to AFL-CIO Employees Federal Credit Union) or provide cash for your initial deposit of \$5.00. Please do not send cash by mail.
- **Show ID.** Bring in valid government-issued photo identification. If mailing, please provide a legible copy of your ID.
- **Supply** a copy of your ID which confirms your Union affiliation.

Checking

ADVANTAGE Checking gives you all the features you want and none of the monthly fees you don't.

Our ADVANTAGE Checking features:

- No minimum balance
- No monthly fees
- Free electronic bill payment
- Free home banking
- Free debit card
- Free access to 4,000 shared branches
- Access to 34,000 surcharge-free ATMs
- Unlimited check writing
- Overdraft Options

Membership Rewards Program

We value member relationships because we know strong bonds are at the heart of the credit union philosophy. That's why we want to reward members who are committed to our products and services. Here, your checking, savings, certificate, and loan account balances all work together to earn you extra benefits and savings.

Relationship Rewards Levels

Traditional Level

Combined Balance: \$5-\$4,999

- No monthly fee
- Free CU-ONLINE Online Banking and Bill Pay
- Free access to 4,000 shared branches and 34,000 surcharge-free ATMs
- Free AMIE 24-hour telephone banking
- Free Checking Services, including:
 - Unlimited check writing

- Debit card
- ID Theft 911 Resolution Service

Gold Level

Combined Balance: \$5,000 to \$24,999

All the benefits of the Traditional Level, plus:

- 4 free foreign ATM withdrawals per month
- 2 free overdraft transfers from savings per month
- 1 free domestic wire transfer per month
- \$5 credit for personal checkbook purchases per year
- 1 free certified check per month
- 1 free cashiers check per month

Platinum Level

Combined Balance: \$25,000 and Over

All the benefits of the Traditional Level, plus:

- 8 free foreign ATM withdrawals per month
- 4 free overdraft transfers from savings per month
- 2 free domestic wire transfers per month
- 1 free box of personal checks per year
- 2 free certified checks per month
- 2 free cashiers checks per month

Savings & Investments

Financial freedom and peace of mind begins with personal savings. At AFL-CIO Employees Federal Credit Union, our purpose is to help you achieve your savings goals for the future. Your savings here are insured to \$250,000 by the National Credit Union Administration, a U.S. government agency.

Regular Share Accounts. Open your savings share account with just \$5.00 and you're on your way to experiencing the finest of credit union services.

Holiday Club. Save for the holidays effortlessly. By putting a small amount in your club account on a regular basis, you'll have a tidy sum by the time the holiday season arrives. Your funds will be available for withdrawal in early November.

Money Market Accounts. Get the freedom, flexibility, and security you desire with the access you need. Write yourself a check or transfer the funds when you need them, and get a competitive market rate that increases as your balance increases. *A \$2,500 minimum deposit is required, and withdrawals are restricted to three per month.*

Certificate of Deposits. CDs are one of the most popular high-yield investments; they offer a low-risk, stable, federally-insured savings option with a competitive rate of return. We offer both Regular Certificate and IRA Certificate accounts for terms ranging from 6 to 60 months, with a minimum \$1,000 deposit. You'll receive a competitive rate that is guaranteed throughout the term, and you'll begin earning dividends from the day of deposit.

Consumer Loans & Credit Cards

Whatever your borrowing needs may be, AFL-CIO Employees Federal Credit Union has the loan for you. We offer competitive rates and convenient terms.

Auto Loans. We'll provide up to 100% financing, including taxes, tags, and title, on any new or used car, van, or light truck. For the negotiating power of a cash buyer, get your financing pre-approved before shopping for your next vehicle.

RV/Boat/Motorcycle. Get a loan to help you enjoy your leisure time! Competitive rates, flexible payment options, and easy financing up to 100% of the purchase price make us your loan source for all your vehicle needs.

Share Secured. If you are looking for a low interest loan with substantial savings, consider securing your loan with your credit union savings account or certificate.

CU-Cash Line of Credit/ Overdraft Line of Credit.

A CU-Cash Line of Credit (LOC) can be used to fund expenses or to protect against checking overdrafts. You can access your LOC up to the approved limit in person, by calling AMIE, or by using a CU-Cash loan draft or access on-line. It's cash when you need it, but costs nothing until you actually use it.

Signature Loans. When you want to consolidate your bills, need to pay taxes, or have a large unexpected expense, you're covered with our Signature Loan. You can borrow up to \$15,000 at a low, fixed interest rate.

Credit Cards. Discover a better credit card with your credit union VISA®. All of our credit cards offer low rates, generous credit limits and no balance transfer fees.

Home Loans

Great rates, low fees, fast processing, and flexible terms—our Home Loans are the smart choice.

First Mortgage Loans. Whether you are a first-time buyer, purchasing the home of your dreams, or refinancing your existing home for a lower rate, we offer a full line of mortgage options.

Home Equity Loans. Fund home improvements and debt consolidation with our Home Equity Line of Credit (HELOC) and make the most of your home equity. Our HELOC is a variable rate line of credit you can draw on when you need it, and the interest you pay may be tax deductible.

Second Mortgage Loans. Go ahead, add a bedroom, buy the granite, and add that pool. Our Second Mortgage Loan helps you optimize the equity in your home so you can get more for less. Borrow what you need at one fixed rate; the interest you pay may be tax deductible.

Convenience Services

Since life doesn't just happen between 9 a.m. and 5 p.m., we offer quick and easy access to your accounts 24/7.

CU-ONLINE. With CU-ONLINE, your personal computer, and the Internet you have access to a secure 24-hour virtual branch. CU-ONLINE does more than just give you access to your account—it gives you the power to perform many of your most needed transactions, including paying your bills—right at your fingertips. Free Electronic Bill Pay also is available.

ATMs. Access your savings, checking, or line of credit accounts 24 hours a day from over 34,000 automated teller machines worldwide! In addition to our own ATMs, you can use your card wherever you see the CO-OP sign.*

AMIE. 24-hour Telephone Banking. With AMIE, you can make credit union transactions from work, on the road, or from the comfort of your

own home simply by using a touch-tone phone.

Direct Deposit. Recurring paychecks, Social Security, and pension checks can be deposited directly into a designated account each pay period, saving you time and worry.

Wire Transfers. Make money transfers from your credit union account to any banking facility in the world. We also accept incoming wire transfers.

We also offer American Express Travelers Cheques, certified checks and cashiers checks.

Value Added Services

Life has its surprises and we're committed to bringing you Value Added Services to support your health and financial well being. As a member of AFL-CIO Employees Federal Credit Union, you have the opportunity to take advantage of discounts provided by our partner organizations. We provide the following:

- GAP Auto Protection Insurance
- Mechanical Breakdown Insurance
- ID Theft 911 – ID Theft Resolution through Advantage Checking
- BALANCE – Financial Fitness Program FREE

Join Today!

We invite you to become a member and take advantage of all we have to offer. Please visit our Web site at www.aflcioefcu.org, call us, or stop by one of our branches today to learn more about us or to request an application.

AFL-CIO EMPLOYEES FEDERAL CREDIT UNION

Internet Address: www.aflcioefcu.org

Main Office:

8000 Corporate Drive, Suite 100, Landover, MD 20785
Phone: 301-683-2800 Fax: 301-683-2801

Branch Office

555 New Jersey Avenue, NW, Washington, DC 20001
Phone: 301-683-2782 Fax: 202-393-6279

Branch Office

815 16th Street, NW, Washington, DC 20006
Phone: 301-683-2799 Fax: 202-347-4192

Hours:

M & F: 8:00 A.M. – 3:00 P.M.,
T, W, Th.: 9:00 A.M. – 3:00 P.M.

Audio Teller, 7/24 • AMIE 301-683-2803

To Locate a Shared Branch go to www.cuservicecenter.com or call 1-800-919-2872.

CREDIT UNION ATM LOCATIONS

AFL-CIO Headquarters Building

815 16th Street, NW, Washington, DC

Capitol Hill Branch

555 New Jersey Avenue, NW, Washington, DC

*CO-OP ATM Network – Surcharge-Free ATM Network