



COALITION OF UNION LABOR CREDIT UNION

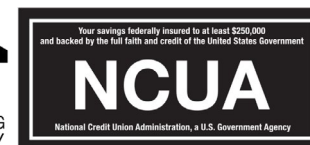
BANKS ARE FOR PROFIT, CREDIT UNIONS ARE FOR PEOPLE.

Credit unions typically have lower fees and higher interest rates on deposits, and you can't beat the emphasis on customer service. Credit union tellers, representatives and loan officers understand the industries their union members work in and know what type of services members need throughout the year.

In the aftermath of the Great Recession, our credit union board members voted to give union members the option to skip two mortgage payments to help out with financial hardship. Ask yourself - would a private bank ever do that?

Our credit union exists solely to serve our union members by providing financial products on the most favorable terms we can afford to offer - and that is what we do best.

**CALL (708) 482-9606, OR VISIT
WWW.CULCU.ORG
FOR MORE INFORMATION**



IBEW Local 134 is not currently a member of the Coalition of Union Labor Credit Union.



55,000+ SURCHARGE-FREE ATMs WORLDWIDE!



SPECIAL SERVICES FOR UNION MEMBERS

- QUARTERLY DUES TRANSFERS (OPT-IN)
- SURVIVING SPOUSE INSURANCE PAYMENTS
- SELY-PAY INSURANCE PAYMENTS
- VACATION SAVINGS LOANS
- DIRECT DEPOSIT OF VACATION SAVINGS

OTHER CREDIT UNION SERVICES

- DIRECT DEPOSIT
- WIRE TRANSFERS
- ONLINE ACCESS
- FREE BILL PAY
- MOBILE BANKING
- VISA GIFT/TRAVEL CARDS
- PAYROLL DEDUCTION
- 24/7 AUDIO RESPONSE
- ATM MACHINES
- FREE NOTARY SERVICE
- CERTIFIED CHECKS
- NIGHT DEPOSITORY
- NEW/USED VEHICLE PRICING

LENDING

- FIRST MORTGAGES
- VEHICLE LOANS
- BOAT LOANS
- HOME EQUITY CREDIT LINES
- VISA CREDIT CARDS
- SHARE SECURED LOANS
- UNSECURED LOANS

SAVING

- SAVINGS ACCOUNTS
- FREE CHECKING
- MONEY MARKET ACCOUNTS
- VISA DEBIT CARD
- CERTIFICATES OF DEPOSIT