

SAVINGS PROGRAMS

TYPES OF SAVINGS ACCOUNTS AVAILABLE

- Regular Savings Accounts
- Christmas Club Accounts
- Custodian Accounts (for children under the age of 18)
- Scholar Dollar Accounts (for young adults in high school and college)
- Money Market Accounts
- Share Certificates – various terms and minimum deposit requirements
- Traditional IRAs
- Roth IRAs
- Coverdell Education Savings Accounts (IRAs)

LOAN PROGRAMS

GENERAL INFORMATION

You can apply for a loan as soon as you join WFCU. You must meet the Credit Union's criteria for credit worthiness and any requirements specific to different loan types. Borrowing from WFCU has many advantages and benefits.

- Low, competitive loan rates
- No hidden fees
- No pre-payment penalty
- Your life is busy and your schedule's full; next time you need a loan, save yourself some time – apply online or through your mobile device, you'll receive a response within moments of applying.
- We offer a variety of optional coverages and protections: credit disability insurance, GAP Plus coverage, mechanical repair protection, plus more.

- Buying a car? Our AskAuto® app can help. Find the perfect car with the AskAuto app for your smartphone or tablet. With AskAuto, you can: scan VINs to get average retail cost & EPA mileage estimates; compare, rank, & save notes on vehicles you want to buy; and apply for a loan anytime, anywhere. Download the AskAuto app at: <http://askauto.loanliner.com/market> and be sure to select Welcome Federal Credit Union on the app's startup screen.

TYPE OF LOANS AVAILABLE

- New, Used, & Classic Vehicles
- New & Used Boats, Recreational Vehicles, Motorcycles, and Other Vehicles
- Credit Cards
- Line of Credit
- Overdraft Line of Credit
- Holiday Line of Credit
- Summer Vacation Line of Credit
- Debt Consolidation
- Tax Relief
- Disaster
- Sallie Mae Smart Option Student Loans
- Bridge Loans
- Certificate Secured
- Share Secured



REAL ESTATE LOANS AVAILABLE

RESIDENTIAL MORTGAGE LOANS

If you're looking for a new home or just some extra cash, we've got a custom mortgage loan made especially for you. The best options, great rates, and someone you trust to guide you!

- We have a full service mortgage department ready to help you with all your mortgage needs. Conventional, FHA, VA, and many more loan programs are available with just the right fit for your financial objectives.
- Our mortgage partner, CU Members Mortgage, has more than 30 years of experience working in credit union lending. They offer competitive rates and terms, vast product lines, retained servicing, and are dedicated to superior member service. For more information, phone 800-635-7128, press 0 to reach the receptionist and ask for the Welcome Federal Credit Union Loan Officer. For rate quotes, frequently asked questions, calculators, or to apply, we invite you to visit our mortgage website: <https://welcomecu.mortgagewebcenter.com/>

This is not an offer to extend consumer credit as defined by Section 1026.2 of Regulation Z. Rates and terms are subject to change. Home loans are provided in partnership with CU Members Mortgage a division of Colonial Savings, F.A. NMLS 401285.

OTHER REAL ESTATE LOANS

(The following loans are restricted to real estate located within the state of North Carolina.)

- Land Loans
- Home Equity Line of Credit Loans



We Do Business in Accordance With the Federal Fair Housing Law.

BRANCH LOCATIONS & INFORMATION

TOLL-FREE PHONE NUMBER
888-932-8148

TOLL-FREE EMERGENCY PHONE NUMBER
866-803-3267
(For unexpected events and disaster recovery information)

HEADQUARTERS & MAIN BRANCH
Phone: 919-474-3240 | Fax: 919-474-0547

MOORE DRIVE BRANCH – RTP
Phone: 919-483-8844 | Fax: 919-483-8850

GREENVILLE BRANCH
Phone: 252-758-3279 | Fax: 252-758-5552

ZEBULON BRANCH-GSK
GSK Employees Only
Phone: 919-269-1225 | Fax: 919-269-1027

ZEBULON BRANCH
Phone: 919-404-4747 | Fax: 919-404-4748

HENDERSON BRANCH
Ardagh Group Employees Only
Phone: 252-430-3655 | Fax: 252-430-3654

This brochure contains basic information about Welcome Federal Credit Union. Products and services may change at any time. For up-to-date information, announcements, branch locations & addresses, rates, and much more, we invite you to visit our web site at: www.welcomecu.org

Welcome Federal Credit Union is a partner with our members and neighbors, built to serve you financially wherever life takes you.

YOU'RE ALWAYS WELCOME!®



This credit union is federally insured by the National Credit Union Administration.
Welcome Federal Credit Union is an "Equal Opportunity Lender", making loans without regard to race, color, religion, sex, handicap, familial status, or national origin.

WELCOME FEDERAL CREDIT UNION WFCU



YOUR CREDIT UNION SERVICES



WELCOME FEDERAL CREDIT UNION

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WHY WE'RE DIFFERENT

WELCOME FEDERAL CREDIT UNION (WFCU)

- WFCU is owned by you – “the member”, not by stockholders.
- You do not have to be a federal employee to join Welcome Federal Credit Union. The word ‘Federal’ in our name means that we are a ‘Federally Chartered’ credit union.
- We are a not-for-profit organization – “a cooperative”.
- We are here for your benefit.
- We’re democratically controlled – you have a vote.
- Our volunteer Board of Directors is elected by you – “the member”.
- An Annual Meeting is held to elect directors, to bring you up-to-date on the operations and progress of the Credit Union, and to give you an opportunity for input and questions.
- We are a financially secure institution complying with the laws and regulations that govern us.
- When you join a Credit Union, your money goes into a common fund. This pooled money is then used to make loans to your fellow members. Earnings over and above operational expenses and reserve requirements are returned to you in the form of lower rates on loans, higher returns on savings, fewer & lower fees, and better services.
- Respectful, courteous, timely, confidential, and unbiased personal service.
- The bottom line means low-cost, high-quality financial services for you!

**Think Welcome First
For All Your Financial Needs!**

**Reward Yourself Today –
join Welcome Federal Credit Union.**

We Look Forward to Serving You!

WHAT'S NEW?

How do we keep you up-to-date on changes, rates, new programs, specials, and what's happening at WFCU?

- **Web Site** – visit often at www.welcomecu.org and view the Announcements page.
- **Monthly Welcome eNewsletters** – delivered to your inbox every month. All we need is your email address!
- **Corporate Announcements** – posted through your company or organization's electronic messaging, bulletin boards, or communication avenues.
- **Statement messages** – displayed on your monthly WFCU statements.
- **Statement inserts**, and for eStatements, onserts.
- **Branches** – posters, displays, videos, on-hold messages, and brochures are in each WFCU branch. Or ... our branch staff is always willing to assist you!
- **Direct mail postcards**
- **Follow us on Facebook and Twitter:**
<https://www.facebook.com/WelcomeFederal>
<https://twitter.com/WelcomeFederal>



SERVICES & BENEFITS OF MEMBERSHIP

- **Once a member, always a member** – accounts don't have to be closed or paid-in full should you retire or change employers.
- **We offer four “Education Centers”** on our website at www.welcomecu.org to help you with everyday financial decisions: ID Theft, Credit Management, Fraud Protection, Savings and Checking.



- **Branches** offer signature guarantees on securities up to \$250,000.00; gift cards; U.S. postage stamps by the book; notary services; and discount movie, attraction, and seasonal theme park tickets.
- **Anytime Adviser** is a suite of interactive online financial “coaches”. The seven coaches include: New Car Buying, Used Car Buying, Home Buying, Checking Accounts, Credit Management, ID Theft, and Couples & Money. To access the coaches, visit: <http://anytime.cuna.org/35774/index.php>.
- **Each year during “tax season”** we add links on Virtual Branch and our web site to TurboTax®. You don't need to be a tax expert to get your taxes done right. TurboTax® translates taxes into easy questions about your life and puts everything on the right forms for you.

CHECKING ACCOUNTS

Our “Credit Union Checking” account is your alternative to high minimum balance requirements, checking fees, and service charges at other financial institutions.

- No minimum balance
- No monthly service fees
- No per-check charges
- Overdraft protection available

DEPOSIT / LOAN PAYMENT OPTIONS

- Direct deposit
- Payments and Cash Advances from your credit and/or debit cards
- Wire transfers
- Depository drop boxes
- Mail
- Visit any of our branches
- WFCU does not accept Western Union deposits
- Our ABA number (routing & transit number) is: 253177120

CONVENIENCE SERVICES

MAKING YOUR LIFE EASIER

- **Debit Cards** – use your MasterCard® debit card to make purchases with funds from your checking account. Cash-back is available at participating PULSE® point-of-sale terminals. Withdraw cash and/or access your savings and checking accounts worldwide at any CIRRUS® network ATM.
- **Virtual Branch Home Banking (VB)** – VB is savvy, secure, convenient, time-saving, and easy to use. Make your life easier by accessing your WFCU accounts at the touch of a finger through your PC, laptop, iPad, or smart mobile device ... *Anytime, Anyplace!* Enroll for Virtual Branch at: <https://www.financial-net.com/gwecu>
- **Bill Pay (PayIT)** – PayIT is integrated with Virtual Branch. Pay your bills whenever you get the urge – no checks to write, no envelopes to lick, no stamps to stick ... just a click!
- **eStatements** – We encourage you to enroll in eStatements to avoid a monthly fee per paper statement. (Fees are disclosed on our Rate + Fee Schedule.) Enroll through Virtual Branch. For the steps, click on the “getting started” page from the left-hand menu bar.
- **Mobile Money (MM)** – MM is just one of the components included in our Virtual Branch suite of services. WFCU's on the go mobile money service is easy and safe. Just be sure you're using a secure WIFI. You'll be able to use your smartphone to manage your money whenever it's convenient during your busy day.
- **Mobile Deposit** – Easily deposit checks from the comforts of your home with WFCU's Mobile Banking app on your iPhone or Android device. Save time and gas and make yourself comfortable. You can make a quick and secure deposit from anywhere ... “on your time”!

- **Shared Branching** – WFCU has partnered with other credit unions across the country to provide you with more access to your accounts and money. We are part of the Shared Branching network, a fast-growing national network of credit unions that allow members of other credit unions to use their branches to conduct basic teller transactions.
- **Tellerline Audio Response System** – access your accounts toll-free at 800-513-5847.



SAVINGS PROGRAMS

GENERAL INFORMATION

- Establish your WFCU membership by opening a regular savings account. With this one account, you will be eligible for all Credit Union programs and services.
- Membership forms and disclosures are available from our branches and our web site.
- Your savings are federally insured to at least \$250,000.00 by the NCUA (National Credit Union Administration, a U.S. Government Agency) and backed by the full faith and credit of the United States Government.
- In addition to each member's funds being insured by NCUA, IRA accounts are eligible for separate insurance protection up to \$250,000.00.

