# Employee Benefit Program

Credit union services are available to you as a free employee benefit

Because your employer cares about your financial well-being, cost-free financial services are available to all employees through Pacific Service Credit Union.

We provide an alternative to big banks. As a not-for-profit organization, we're about people, not profits. In most cases, we pay higher yields on savings, charge lower rates for loans and charge fewer and lower fees.

#### Benefits to you as an employee

Low-cost financial services

Account opening incentives

World-class service

PACIFIC SERVICE

Save time and money

#### We Do the Little Things Better

At Pacific Service Credit Union, we make service and convenience our top priority. Whether you are local to the bay area or across the country, you can expect world-class service and exceptional convenience.

To open your account today, simply <u>click here</u> or contact your dedicated account managers:

**Kristin Peterson** 

(925) 609-5051

Jennifer Goldstein (925) 609-5101 Rafael Alas

(925) 609-5104

Mike Bodourian (559) 437-5426

## 5,000 Shared Branch Locations and 30,000 Free ATMs

Through our partnership with the shared branch network, we offer free nationwide branch access, so there's always a convenient location nearby. Shared branching allows you to visit participating credit union locations and perform transactions as if you were at one of our branches. Our partnership with the CO-OP ATM Network provides free ATM access at nearly 30,000 locations...you're sure to find one near home or the office!

#### **Mobile and Online Banking**

Our online banking services are easy and convenient. Check balances, pay bills, open accounts and transfer funds – even to and from other financial institutions with a few simple clicks. Our state-of-the-art mobile app turns a mobile device into a mobile branch. With mobile convenience at your fingertips, depositing a check, paying bills, and applying for a loan takes just a few taps.

#### **Free Checking**

With no monthly service fee, no minimum balance requirement and no limitations on account access, our free checking account is as good as it gets.

#### Visa Cards

Real value comes in the form of a Visa Rewards card with no annual fee, no balance transfer fee, no foreign transaction fee, no cash advance fee and the same low rate for purchases and cash advances. This card is hard to beat!

## Auto Loans

With low rates, 100% financing and loan decisions in minutes, purchasing or refinancing a car with us is affordable and easy.

#### Home Loans

Our in-house real estate department is available to assist with home purchases, refinances, and home equity loans. With dependable service and low rates, look no further for your real estate needs.



Livermore 2800 Kitty Hawk Road **Pleasant Hill** 1600 Contra Costa Boulevard Suite E

San Ramon

1355 Willow Way

Concord

**Fresno** 

Clovis

#### 3121 B Crow Canyon Place

102 East Nees Avenue 840 Herndon Avenue Suite 101





#### Website: www.pacificservice.org Phone: (888) 858-6878

Federally insured by NCUA

