



Chevron Federal Credit Union

Introduction to Chevron Federal Credit Union

Benefits, Products, and Services

Great Rates. Personal Service.

chevronfcu.org • 510-627-5000 • 800-232-8101



Federally insured by NCUA



Overview

Who We Are

CFCU Branches and ATMs

Who We Serve

Family Eligibility

Products & Services

CO-OP Shared Branches

ATM Networks



Who We Are

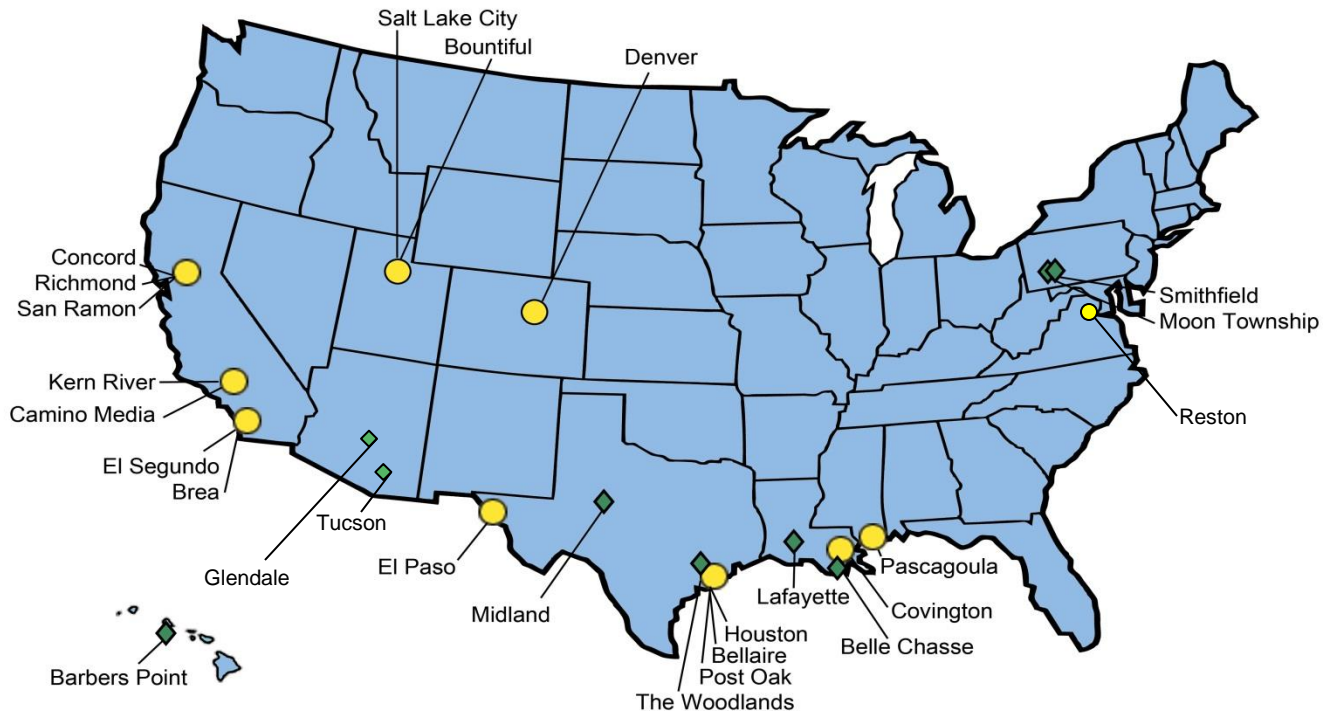
Chevron Federal Credit Union (CFCU) is a not-for-profit financial institution.

- Founded in 1935, today we serve more than 100,000 members in the U.S. and overseas.
- Branches and/or ATMs at every major Chevron facility.
- More than 85,000 CO-OP Network ATMs and 7,200 CO-OP Shared Branches.
- More than \$2.9 billion in assets, in the top 1% of all credit unions nationwide.
- The largest financial institution to serve an energy company.



CFCU Branches and ATMs

We have branches and/or ATMs in many Chevron facilities, including locations in California, Hawaii, Arizona, Utah, Colorado, Texas, Louisiana, Mississippi, Virginia, and Pennsylvania.





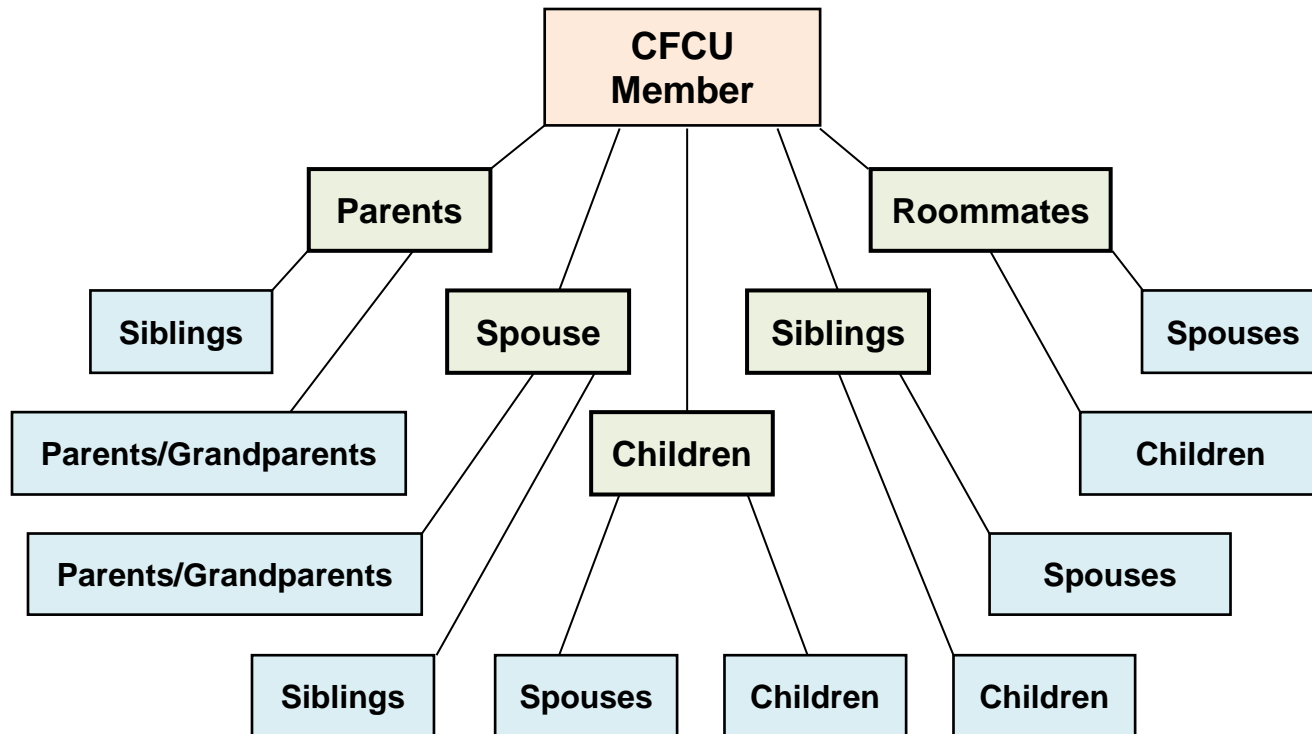
Who We Serve

- Employees and retirees of Chevron Corporation, its wholly-owned subsidiaries, selected affiliated companies, and selected contractors.
- Employees of Pillsbury Winthrop Shaw Pittman Law Firm.
- Non-manual employees of Bechtel Corporation, its wholly-owned subsidiaries, and its affiliated companies.
- Employees of Charles Schwab & Co. Inc. who work in or are paid from San Francisco, CA.
- Employees of Deloitte Consulting, San Francisco & San Ramon CA.
- Employees of Stewart Title, Houston TX.
- Persons who live, work, worship, or attend school in select areas of San Francisco, CA, and Frederick County, MD.
- Members of our non-profit associations: Contra Costa County Historical Society, Navy League of the US – Bakersfield, El Paso, Honolulu, and West Contra Costa councils.
- Family of CFCU members.



Family Eligibility

Become a member today and get a \$50 Joining Bonus!*



Once a member, always a member.

*Restrictions apply. Please speak with a staff member for details.



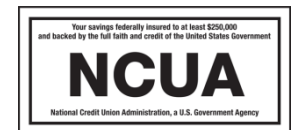
Products & Services – Deposits

We offer the following Share Accounts:

- **FREE Checking Accounts***
- **High-Yield Savings and Money Market Accounts**
- **High-Yield Youth Savings (MySavingsSM)**
- **High-Yield Share Certificates (CDs)**
- **Individual Retirement Accounts (IRAs)**

All Share Accounts are federally insured up to \$250,000 by the National Credit Union Administration (NCUA). IRA accounts are insured up to \$250,000.

*ChexSystems verification required.





Products & Services – Loans

We offer real estate and consumer loans with great, low rates:

- Fixed-Rate and Adjustable-Rate Home Loans
- Home Equity Loans and Lines of Credit
- Auto Loans and RV/Watercraft Loans
- Visa® and American Express® Credit Cards with Cash Rewards
- Personal Loans and Lines of Credit
- Private Student Loans

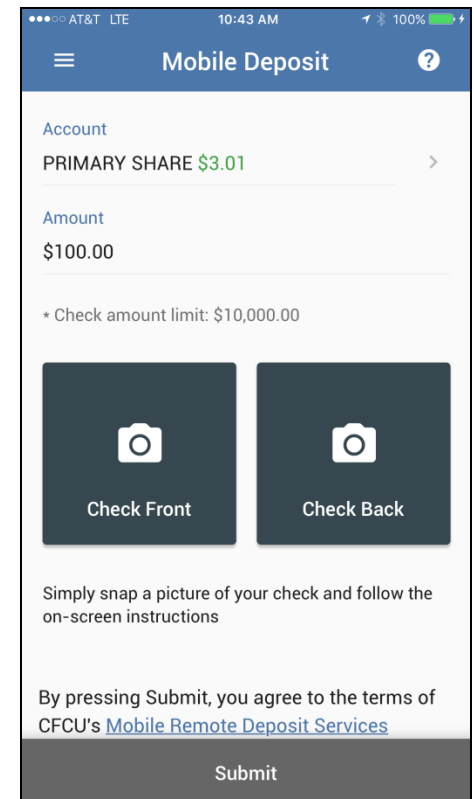




Products & Services – Electronic

We offer convenient and secure electronic services:

- PC Access Online Banking, Mobile Banking, and Telephone Access
- Free eStatements, Bill Payer, Person-to-Person Transfers, and Institution-to-Institution Transfers
- Remote Deposit of Paper Checks Using a Scanner or an iPhone, iPad, or Android Device
- Direct Deposit, Payroll Deduction, and Automatic Payments
- Tax Filing Discounts and Specials





CO-OP Shared Branches

CFCU is part of the CO-OP Shared Branch network.

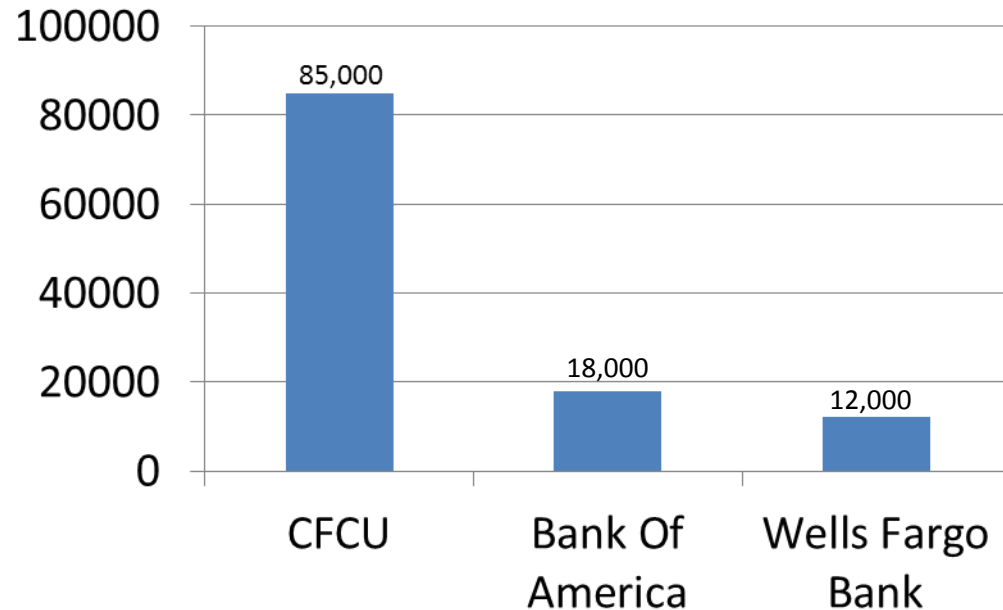
- In these networks, all participating credit union branches are connected electronically.
- This means, as a member, you can use 7,200+ other credit unions' branches and ATMs for free.
- All you need is identification and your account number; the transactions you conduct at a shared branch will post instantly to your account.
- Find CO-OP Shared Branches using our ATM/Branch Locator at chevronfcu.org or the locator feature in our iPhone, iPad, and Android mobile banking apps.





ATM Networks

In addition to CFCU's ATMs, members have access to 85,000+ surcharge-free network ATMs.* Look for the CO-OP Network, Allpoint, Alliance One, and Money Pass logos. CO-OP Network ATMs also accept deposits.



* CFCU will charge a \$1.00 fee for each transaction over eight per month, per card at non-CFCU ATMs.



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Q & A

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