

Expatriate Services

As a foreign national working for Bechtel in the U.S., you are eligible for several exclusive financial services through Spectrum Credit Union (Spectrum) – including select loans – all with or without a Social Security Number (SSN) or Taxpayer Identification Number (TIN).

- **Free Checking and Savings Account**

– Get free direct deposit of your paycheck into your account, send and receive wire transfers, and manage all your finances easily in a branch or through our secure PC Access online banking system.

- **Unsecured Line of Credit (LOC) with a Credit Card**

– Use your Line of Credit and Credit Card to make daily purchases, secure travel reservations, pay upfront relocation expenses, and get cash. There is no annual fee and this product can also help establish your credit history in the U.S. (Product is a revolving line of credit attached to a Visa® credit card.)

- **Share-Secured Line of Credit (LOC) with a Credit Card**

– If you have existing deposits with Spectrum Credit Union, you can borrow against the funds and use this revolving line to fund your credit card in a manner similar to our Unsecured LOC. Funds totaling 110% of your loan request will be held until the loan is paid off and loan requests can range from \$500 to \$100,000. (Product is a revolving line of credit attached to a Visa credit card.)

- **Personal Loan** – A personal loan provides a fixed interest rate for the term of your loan and can be repaid during the length of your assignment. Personal loans can be used to make both small and large purchases.

If you are interested in obtaining Consumer Loans with Spectrum¹, we require the following documentation:

- **Spectrum Credit Union Membership Application** – We will make the initial \$25 opening deposit required to establish membership.

- **Recital Letter** – You must provide an introduction letter stating your assignment effective date, the division of the company you are currently on assignment for, and the name and phone number of your Global Mobility Center Representative assigned to you.

- **Proof of Income and Statement Letter**

Proof of income can be a copy of your pay stub or Remuneration Statement, even if the originating payroll is drawn from a company other than Bechtel Corporation.

- **Completed Personal Reference Form**

– You can obtain this form from any Spectrum branch or download it from the Expatriate Services section of spectrumcu.org.

Sign up for membership prior to arrival and we will have your checks and Debit card ready for you at arrival.

Home, Auto, and Rental Insurance

Liberty Mutual (all locations except Texas)

- Liberty Mutual will credit expatriates for non-U.S. driving experience, thereby avoiding the high rates often charged to new U.S. drivers.
- Expatriates must provide a valid U.S. driver's license and a letter, in English, from his/her previous insurance company (in the home country) stating a clean driving record for the past three years, as well as the total number of years of driving experience.
- Pay your premium automatically with a monthly deduction from your Spectrum accounts.
- For a free quote from Liberty Mutual, call Dave Fabucci at 800-439-0455, extension 58339.

Farmers Insurance through The Host Insurance Group (Texas only)

- Overseas driving experience taken into consideration to provide you with the best rates.
- Pay your premium automatically with a monthly deduction from your Spectrum accounts.
- Choose from six or 12 month policies, with worldwide liability coverage included.
- A Social Security Number or U.S. driver's license is not required to secure insurance.

For a free quote from Farmers Insurance, call 281-342-3276.

Other Services

Electronic Services

- FREE PC Access Online Banking
- FREE Direct Deposit
- FREE External Account Transfers
- FREE Electronic Statements and Notices
- FREE Domestic Bill Payer Service
- Low-Cost Domestic and International Wire/Money Transfers

Financial Education

We can provide one-on-one counseling regarding U.S. banking systems and financial services.

Questions?

For more information on Spectrum and our Expatriate Services, please visit your local Spectrum branch, or call us at 510-251-6000 or 800-782-8782.

spectrumcu.org

¹Contact Spectrum Credit Union personnel for product specific documentation.