

Experience the Convenience of Banking on Campus—*Open Your Free Student Checking Account Today!*

Only at Cal Poly Federal Credit Union can you experience the convenience of conducting your banking on campus. The credit union is located on campus, right outside of the Bronco Student Center. Our branch hours are 10:00 a.m. to 5:00 p.m., Monday through Friday. Two CPFCU ATMs are located on campus for your convenience, right outside our office and inside the Campus Marketplace.

Your accounts are available at your fingertips 24/7 through MasterCard Debit Card, ATM, Point of Sale, Home Banking at www.calpolyfcu.org and by phone through our 24 Hour Teller at 888.691.8664.

You'll belong to the largest ATM network Nationwide with over 28,000 ATMs completely FREE! That is over 11,000 more ATMs than Bank of America and 24,000 more than Wells Fargo.

Check out our custom campus designed VISA. Our VISA has an exceptionally low rate of 9.99% with no annual fee. Just one more advantage to membership at the Credit Union!



Check Out
Our FREE

Student Checking:

- No Monthly Service Charge with No Minimum Balance
- Unlimited check writing
- MasterCard Debit Card
- No ATM transaction fee at CPFCU ATMs (Located outside of Bronco Student Center and in Marketplace.) or at any 28,000 CO-OP Network ATMs Nationwide
- Free ATM deposits or inquiries at any CO-OP Network ATMs
- Access to your account 24/7 through ATMs, 24 Hour Phone Teller (888.691.8664), and Home Banking
- Student VISA and great auto loans

Cal Poly Federal Credit Union

3801 W. Temple Avenue, Bldg. 35

Pomona, CA 91768

Voice: 909.869.6800

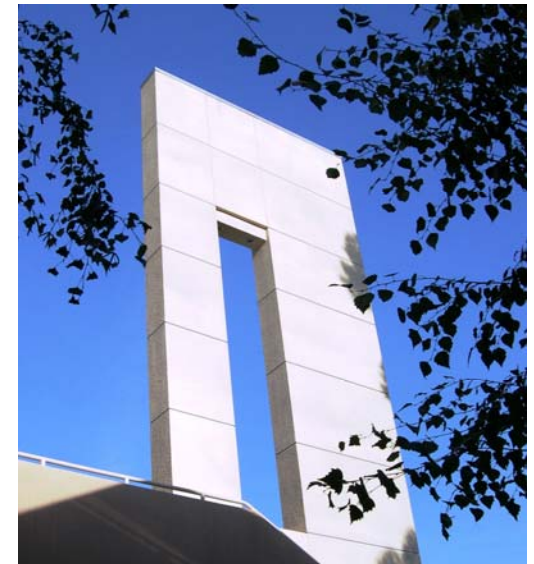
Fax: 909.869.6852

Website: www.calpolyfcu.org

E-Mail: staff@calpolyfcu.org



WELCOME
INFORMATION ON CREDIT
UNION MEMBERSHIP
&
FREE STUDENT CHECKING



Why join Cal Poly Federal Credit Union? As a member you become an owner in the Credit Union, so we work for you. This means a high level of personal attention and more free stuff:

FREE

- **Student Checking**
(no minimum balance)
- with MasterCard debit & ATM access to over 28,000 CO-OP ATMs nationwide completely **FREE!**

- Convenience of on-campus banking at the credit union office or our two campus ATMs
- Convenience of home banking
- E-statements
- 24 hr. Telephone teller (888.691.8664)

FREE

- **Savings Accounts**
(low minimum balance of \$25)
- Savings / money market acct.s.
- Bronco CD designed especially for you to build your savings

- Specialty savings accounts —education, summer, holiday or IRA

FREE

- **Services**
- Add-on Bronco card
- ATM access to over 28,000 CO-OP ATMs nationwide for withdrawals and deposit activities.

- Financial counseling
- Direct deposit
- Cashier checks
- Money orders at a small fee of \$1.25

What is a credit union?

A credit union is a cooperative financial institution, owned and controlled by the credit union members. Credit unions are not-for-profit, and exist to provide a safe, convenient place for members to save money and get loans at reasonable rates. We are here just for our members to deliver convenient low cost lending and savings products with personalized attention you won't get at any bank.

How do I become a member?

Not just anyone can become a member of Cal Poly Federal Credit Union. We can only extend our services to a selected few: students, faculty, staff, and alumni of the University and their family members.

Becoming a member of the credit union is fast, convenient, and easy. Just stop by the office and our staff would be happy to assist you. To establish your membership we will open a savings account for you, with a minimum deposit of \$25 and a one-time membership fee of \$15. While you're opening your membership, you might as well open a FREE student checking at the same time. The checking account gives you extended access to your money and there is no required minimum balance for the checking account.

How do I get a MasterCard Debit Card /ATM card?

ATM cards are available for savings accounts and the MasterCard Debit card is available for our checking account members. We will issue the appropriate card at time of opening your membership. You'll enjoy our one-of-a-kind customized Cal Poly Pomona debit card. You'll receive your card in the mail within 5-7 days and you can customize your PIN at the Credit Union once the card is received.



Why is saving important?

Instead of heading over to Starbucks for the venti caramel macchiato put your money to good use. Open a Bronco CD, allowing deposits. You'll be surprised how quickly it adds up.

Starting as a Freshman	\$0
End of sophomore year	\$2,166.48
End of junior year	\$3,268.98
GRADUATION	\$4,388.98

Figures shown based on savings of \$90 per month and average earnings of .50% APY. Your actual results may vary.