

Experience the Convenience of Banking on Campus—*Open Your 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. We have an ATM located by our front door at the BSC

Your accounts are available at your fingertips 24/7 through MasterCard Debit Card, ATM, Point of Sale, through It's Me 24/7 Home Banking at www.calpolyfcu.org, bill pay, mobile banking, and by phone through our 24 Phone Teller at 855-250-2604

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 credit card Our VISA has an exceptionally low rate of 9.99% with no annual fee. Just one more advantage to membership at the Credit Union!



Welcome Bronco



- Low cost checking—\$5 monthly service fee; waived with direct deposit, a CPFCU loan, VISA, or daily balance of \$1,000+
- Campus Pride MasterCard Debit Card
- No ATM transaction fee at CPFCU ATMs 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 our It's Me 24/7 Home Banking
- Mobile Banking
- FREE Bill Pay
- 24 Hour Phone Teller (855-250-2604)
- Student VISA
- Free financial literacy information

Cal Poly Federal Credit Union

3801 W. Temple Avenue, Bldg. 35

Pomona, CA 91768

Voice: 909.869.6800

Fax: 909.869.6852

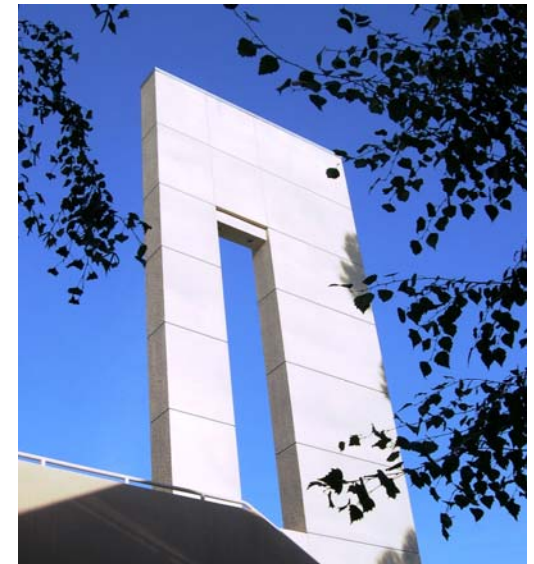
Website: www.calpolyfcu.org

E-Mail: staff@calpolyfcu.org



WELCOME

INFORMATION ON CREDIT
UNION MEMBERSHIP
&
STUDENT CHECKING



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

Student Checking

- Low monthly service fee of \$5 (*waived with direct deposit, a CPFCU Loan, VISA, or \$1,000 daily balance.*)
- Convenient & Free E-Statements
- Convenient on-campus banking
- MasterCard debit & ATM access to over 28,000 FREE CO-OP ATMs Nationwide
- Convenient “It’s Me 24/7” home banking
- Free Mobile Banking
- Convenient Bill Pay
- 24 hr. Telephone teller (855-250-2604)

- **Savings Accounts**
(low minimum balance of \$25)

- Savings / money market accts.
- Bronco CD designed especially for you to build your savings
- Specialty savings accounts —education, summer, holiday or IRA

- **Services**

- Add-on Bronco card
- ATM access to over 28,000 CO-OP ATMs nationwide for withdrawals and deposit activities.
- Money orders at a small fee of \$2.00

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 will 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 student checking at the same time. The checking account gives you extended access to your money and there is no 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.



How can I deposit or get money if I’m not on campus?

You can access your accounts through an ATM with NO FEE or Surcharge anywhere that you see a CO-OP Network logo.



You can also make a deposit to your account through a participating depository CO-OP ATM or withdraw with **absolutely NO FEE**. Locate a participating CO-OP ATM near you by calling 888.SITECOOP, texting MYCOOP with your nearest cross streets or zip code or on line at www.co-opnetwork.org. Using CO-OP Network you’ll never have to pay a surcharge again!

Just an example of another way your credit union can save you money.