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**YOU’RE ELIGIBLE TO JOIN PSECU FOR FREE!**

**A FEW BENEFITS OF JOINING**

**Banking**

* **Checking Account: No monthly service fees, no minimum balance required, free basic-style checks**
* **Savings Account: No monthly service fees. Requires only a $5.00 balance to maintain account**
  + **You automatically open a Savings Account by joining**
  + **Checking Account can be opened on the application when you join**

**Loans**

* **Auto: Current rates are 2.49% for 1-36 months, 3.24% for 37-84 months** 
  + **These rates are for new, used & refinanced vehicles**
  + **Not risked-based. Once approved for the loan everyone gets these rates.**
* **Mortgages: Not risked-based. Once approved for the loan everyone gets the same rates**
  + **Loan stays with PSECU. We do not sell them to a third party**
  + **Property must be located in PA**
* **Home Equity: No application fees, no closing cost fees, no appraisal fees, no credit report fees**
  + **Property must be located in PA**

**Credit Cards**

* **Visa Classic Card: 9.9% interest rate that hasn’t gone up in over 10 years**
* **Founder’s Rewards Card: You can get 1.5% or 2.0% cash back on all purchases**
* **Visa Balance Transfer: Consolidate loans & transfer balances from other credit cards to our Classic Card at 2.9% no transfer fee! 2.9% stays in effect until 12/31/2021, then will roll up to 9.9%**

**Some Additional Offerings**

* **Debit Card Rewards: Go to psecu.com/DebitCardRewards for details**
* **Free Retirement Planning Advice with our Financial Advisor**
* **Free Counseling Service: Get help with credit reports, budgeting, buying a home, etc.**
* **Free Youth Accounts**
* **Once you join PSECU your family members are eligible to join too**

**New Member Promotion**

**You can get a one-time $150 by joining PSECU and meeting all the requirements below**

1. **Go to psecu.com/school or fill out the paper application in the packet**
2. **Sign up for Checking with Debit Card on the application**
3. **Create an Online Banking Account after you receive your Member Number**
4. **Set up Direct Deposit that totals at least $300/month**
   1. **Contact your Payroll Office and give them your Account Number & PSECU’s Routing Number (231 381 116)**
   2. **You have 90 days to set up direct deposit from the day you became a member**
   3. **Complete rules of this promotion are at psecu.com/school**

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To join go to [www.psecu.com/school](http://www.psecu.com/school).  This link contains a promo code that makes it free to join.  Normally it’s a $5.00 fee, but that promo waives the fee and automatically puts that $5.00 in your account to open it.  So you do not have to deposit any money when you join, but you can if you want to.  We also have paper applications that I can send to anyone who would prefer to join that way.

Our online application is easy to fill out but there are a couple steps that you must complete correctly.

The first part of the application is where you will enter in basic information about yourself such as name, address, etc.  You will then come to the **Employment Section** of our application.  This determines your eligibility to join PSECU.

Under the Employment Section:

* It will ask you to choose an **Industry** that you work in.  Select **Educational Services**.
* Under **Employer Name** start typing in **County of (Enter Your County) School District Employee**.
  + **Example: County of Washington School District Employee**
* That name should appear underneath the search bar.  **You must click on that name so it appears in the search bar.  Do not hit tab, click on the name.** This is how our system identifies that you’re eligible to join PSECU.
* The next page will ask if you were provided a **Member Code**.  Type **State** into the space provided.

\*If after you fill out your employment information you get a message saying you must join the Pennsylvania Recreation & Parks Society, go back and make sure you entered in your employment information correctly. You do not have to join The PA Recreation & Parks Society to be able to join PSECU. This is only for people that are not eligible to join PSECU.

If you need help during the application process please call our **Application Processing Department at 800-237-7328, ext. 3133**.  They can pull up your application.

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**Being an online credit union we know this can be a little confusing. So below outlines your options.**

**Depositing Money**

1. **PNC ATMs** – We have an agreement with PNC Bank where they let our members use their ATMs for depositing. This is just at the ATM though. You cannot walk into the bank and deposit with the teller. The machine will recognize your PSECU debit card and allow you to make a deposit. You can deposit cash & checks into the ATM.
2. **Credit Union ATMs** – You can also use any other credit union ATM that accepts deposits. You can go to [www.psecu.com/atms](http://www.psecu.com/atms) to find ATMs in your area. It will say whether that ATM is “Withdrawals Only” or “Accepts Deposits”. This will only show ATMs that are in our network. **PNC locations will not show up**.
3. **Mobile Deposit** – If you need to just deposit a check you can use the PSECU mobile app. You will take a picture of the check with your phone and it will deposit into your account.

**Important:** You must write **“For Mobile Deposit Only”** underneath your signature on the **back** of the check where you endorse it. If you do not write that PSECU will have to verify the transaction with you before it deposits into your account.

1. **Online Banking** – You can also transfer money into your PSECU account from another bank. To do this you will need an Online Banking Account with PSECU and your current bank.

* To move money you can go into the online account with your current bank and do an External Account Transfer into PSECU. Other banks usually charge a small fee to do this.
* You can also go into your PSECU online account and link your other bank accounts, and then transfer money in that way too. PSECU does not charge a fee to transfer money in from an outside bank account.

To create an Online Banking Account with PSECU go to [www.psecu.com](http://www.psecu.com) and click **Sign UP for Online Banking** on the right side of the page underneath **Member Login**.

1. **Direct Deposit** – You can also set up Direct Deposit where we automatically take an amount out of your paycheck and deposit into your PSECU account. You will contact your Payroll Office to set up Direct Deposit with us. You can choose whether you want the money to go into your Savings or Checking.
   1. To deposit into Savings give your Payroll Office your Member Number, which is the same number as your Savings Account, and PSECU’s Routing number 231 381 116.
   2. To deposit into Checking give your Payroll Office your Checking Account Number which is on the bottom of your checks and PSECU’s Routing Number 231 381 116.

**\*Tip: If you plan on using your debit card to buy things you may want to have Direct Deposit go into your Checking Account, because debit card transactions take money from Checking.**

**Withdrawing Money**

You can use **any** ATM machine to get money.

All Sheetz ATMs are **free** and all other Credit Union ATMs are **free** too.

PNC and other banks will charge you for withdrawing money at their ATMs. However, PSECU will reimburse you on those surcharge fees automatically.

* Up to $8.00/month is the standard amount we will reimburse
* Up to $20.00/month if you have Direct Deposit with us

The reimbursement will be paid to you the following month.

**\*Tip:** You can also get cash back when using your debit card at a transaction. The machine will ask if you want money back.

If you should have any questions on ATMs please call 800-237-7328, ext. 3808.

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