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# MEMBER SERVICES

SERVING OUR MEMBERS AND COMMUNITY

## BECOME A MEMBER



### MEMBERSHIP

Selfreliance Federal Credit Union is a full service, member-owned financial institution. Membership is open to any person who is a member of the Selfreliance Association branches in Chicago, IL, Newark, Jersey City, NJ or Future Ukrainian-American Aid Association of Detroit in MI.

### NCUA SHARE INSURANCE

Member deposit accounts (savings, checking, market share and share certificates) are insured up to at least \$250,000 by the National Credit Union Administration (NCUA), an agency of the US Government. IRA account deposits are insured separately to \$250,000.

## ONLINE BANKING

### DirectConnect<sup>SM</sup>

- Safe and Secure Internet Access 24/7/365 by computer or mobile device
- View transactions and account balances in real time
- Transfer money between your accounts
- View monthly e-statements
- View images of cleared checks
- Make loan payments
- Pay bills with DirectPay<sup>SM</sup>
- Access your VISA<sup>®</sup> Credit Card
- Find the nearest ATM or branch office



### MobileConnect<sup>SM</sup>

#### ACCESS YOUR ACCOUNTS ON YOUR PHONE OR MOBILE DEVICE

- Enjoy all the benefits of DirectConnect<sup>SM</sup> from your mobile device
- App available for iPhone<sup>®</sup>, Android<sup>™</sup> and iPad<sup>®</sup>
- Mobile check deposit



THE FOLLOWING ATM NETWORKS ARE FEE-FREE FOR SELFRELIANCE MEMBERS, WHEN THEY USE THEIR SELFRELIANCE VISA<sup>®</sup> DEBIT CARD:



Visit [SELFRELIANCE.COM](http://SELFRELIANCE.COM) or download our Mobile App to find surcharge-free ATMs near you.

## SAVINGS ACCOUNTS

### SAVINGS (SHARE) ACCOUNT

- Open with \$5.00 minimum deposit
- Custodian Accounts for minors

### CHECKING (SHARE DRAFT) ACCOUNT

- Free checking, no minimum balance
- No per check transaction fee
- Free starter checks for new non-business accounts
- Selfreliance VISA<sup>®</sup> Debit Card available immediately at select locations
- Selfreliance VISA<sup>®</sup> Debit Card can be used in over 62,000 Surcharge Free ATMs in the U.S. that are part of the Co-op, Allpoint or Star<sup>SF</sup> Networks
- ATM at these offices:
  - Illinois - Home Office
  - Northwest Office
  - Palatine Office
  - Michigan - Warren Office
  - New Jersey - Whippany Office



### MARKET SHARE ACCOUNT

- Tiered dividend rate - earnings based on your balance
- Market Shares provide a competitive rate of return

### SHARE CERTIFICATE

- Share Certificates lock in a dividend rate
- Available for a variety of terms
- Low minimum deposit

### INDIVIDUAL RETIREMENT ACCOUNT

- We offer Traditional and Roth IRAs
- Roll your 401K over into a Traditional IRA

### EDUCATION SAVINGS ACCOUNT

Coverdell Education Savings Accounts are tax advantaged to help you save for a child's education expenses.



## OTHER SERVICES

- Drive-Up Window at the Northwest Office and Warren Office.
- Safe Deposit Boxes at the Home Office and Warren Office.
- Night Deposit Box at the Home Office, Northwest, Bloomingdale, Palatine and Warren Offices.

For more information contact the Selfreliance location closest to you, or call us at **888-222-8571**.

See the Truth in Savings disclosure at **SELFRELIANCE.COM** for conditions which apply to savings accounts.

## OUR LOCATIONS



**HOME OFFICE**  
2332 W. Chicago Ave.,  
Chicago, IL 60622  
Tel (773) 328-7500  
Fax (773) 328-7501  
Toll Free: (888) 222-UKR1

### NORTHWEST OFFICE

at St. Joseph the Betrothed Ukrainian Catholic Church  
5000 N. Cumberland Ave.,  
Chicago, IL 60656  
Tel (773) 589-0077, Fax (773) 589-0523

### PALATINE OFFICE

in the UA Cultural Center-CYM Building  
136 E. Illinois Ave. #100, Palatine, IL 60067  
Tel (847) 359-5911, Fax (847) 963-4254

### BLOOMINGDALE OFFICE

at St. Andrew Ukrainian Orthodox Cathedral  
302 E. Army Trail Rd., Bloomington, IL 60108  
Tel (630) 307-0079, Fax (630) 307-0214

### NEWARK OFFICE

734 Sandford Ave., Newark, NJ 07106  
Tel (973) 373-7839, Fax (973) 373-8812

### JERSEY CITY OFFICE

558 Summit Ave., Jersey City, NJ 07306  
Tel (201) 795-4061, Fax (201) 795-4868

### WHIPPANY OFFICE

in the UA Cultural Center of New Jersey  
60-C N. Jefferson Rd., Whippany, NJ 07981  
Tel (973) 887-2776, Fax (973) 887-1164

### WARREN OFFICE

26495 Ryan Rd., Warren, MI 48091  
Tel (586) 757-1980, Fax (586) 757-7117

### HAMTRAMCK OFFICE

11838 Jos. Campau, Hamtramck, MI 48212  
Tel (313) 366-0055, Fax (313) 366-3130

### WEST BLOOMFIELD OFFICE

7345 Orchard Lake Rd., West Bloomfield, MI 48322  
Tel (248) 487-0330, Fax (248) 487-0333

### VISIT US ONLINE:

**SELFRELIANCE.COM**  
Online access 24/7/365

## VISA® CREDIT CARDS



**Selfreliance VISA® CREDIT CARDS** are accepted worldwide, anywhere you see the VISA® logo.

**VISA® Classic**, ideal for members with limited or no prior credit history.

**VISA® Classic Secured**, use your savings account as collateral to secure your credit card limit.

### VISA® Platinum

Choose from two types of cards:

- Low rate
- CashBack

Apply today for a VISA® credit card online at **SELFRELIANCE.COM** or in person at any of our locations

## AUTO LOANS

Get the new or used auto loan that fits your needs and delivers a great deal. Low rates and convenient repayment terms, and no prepayment penalty. Pre-approvals available for qualified buyers.

## SECURED LOANS

If you need a loan immediately, you can secure a low interest loan up to \$100,000 with a savings account or Share Certificate. The savings or Share Certificate will be used as collateral for the loan, and will continue to earn interest at the current rate.

## LINE OF CREDIT LOAN:

A Line of Credit loan is a personal line of credit with a term of 5 years, up to \$5,000 for an individual or \$10,000 for a joint account. A member can withdraw up to the maximum limit and pay off the balance at any time within the 5-year term of the loan.

Full disclosure available at [www.selfreliance.com/disclosures/](http://www.selfreliance.com/disclosures/). For further information, call toll free at **1.888.222.8571**.

## HOME LOANS

### BUYING A HOME

Are you ready to purchase a home? We offer a variety of mortgage loans with no prepayment penalties, and you may even qualify for a low down payment.

If you are just starting to look for a home, come in and meet with one of our loan officers to get pre-qualified. Once you're pre-qualified, you can shop with confidence.

### REFINANCING YOUR HOME

Refinancing may be the best move for getting equity out of your home to finance an education, consolidate bills, purchase a vacation home, or simply to lower your payments.



### HOME EQUITY LINE OF CREDIT (HELOC)

You've worked hard to build equity in your home. Now you can use it for anything from home improvements to paying off debts, to financing an education. You can borrow up to 80% of your home's value, less your remaining mortgage balance.\*

With a HELOC, you can borrow funds when you need them, with a competitive variable rate.

- No annual fees

## REAL ESTATE INVESTMENT LOANS

### Buying or Refinancing an Investment Property

We offer loans on a variety of commercial-type properties

- Rental apartment buildings, condominiums and single family homes
- Mixed-use building (residential with commercial space)
- Vacant land
- Other commercial properties

### Construction Loans

If you are ready to build, our experienced staff is here to help you with your financial needs.

### Business Open Credit Loans (BOC)

A BOC is a revolving line of credit secured by your investment property.

For more information, contact our Mortgage Department at **888.222.8571x283**.

\*Consult with a tax advisor regarding the deductibility of interest.

Products described in this pamphlet may be changed or withdrawn without prior notice. Please call or stop by any of our offices for current products and services offered by Selfreliance.