

MEMBER SERVICES

DISCOVER THE CREDIT UNION DIFFERENCE

MEMBERSHIP



BECOME A MEMBER

- Become a member and open an account in under 2 min at selfreliance.com/membership
- 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.

FEDERALLY INSURED

Member deposit accounts (savings, checking, money market and certificates) are insured up to \$250,000 per individual depositor by the National Credit Union Administration (NCUA), an agency of the US Government. IRA accounts are also federally insured up to \$250,000 separately from deposit accounts.

DIGITAL BANKING



selfreliance.com/digital-banking

ACCESS YOUR ACCOUNTS 24/7

- Bank from anywhere anytime
- Access your accounts from your computer, laptop, mobile, tablet, smartwatch and Alexa*
- Stay protected with biometric two factor authentication

TRANSFER FUNDS, PAY BILLS, DEPOSIT CHECKS

- Transfer funds between your accounts, to other members, or to your accounts in other financial institutions
- Pay your bills, loans and credit cards from one place
- Request domestic and international wires
- Deposit checks directly from your mobile phone

SET UP FOR SUCCESS

- Track your FICO credit score
- Create balance and transaction alerts
- Stay clutter-free with e-statements and e-documents
- Set up auto savings deposits and so much more!

OVER 62,000 FREE ATMs

The following ATM networks are fee-free for Selfreliance members, when they use their Selfreliance Visa® debit card**:



SAVINGS ACCOUNTS



SAVINGS ACCOUNT

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

CLASSIC CHECKING AND BUSINESS CHECKING ACCOUNTS

- Free checking, no minimum balance
- No per check transaction fee
- Free starter checks for new non-business accounts
- Selfreliance VISA® Debit Card available immediately at select locations
- Selfreliance VISA® 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 Money Pass® Networks locate an ATM close to you at selfreliance.com/atm

MONEY MARKET ACCOUNT

- Tiered dividend rate - earnings based on your balance

CERTIFICATE

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

INDIVIDUAL RETIREMENT ACCOUNT

- We offer Traditional, Roth and SEP IRAs
- Rollover your 401k and save on administrative fees
- IRA account deposits are insured to \$250,000

EDUCATION SAVINGS ACCOUNT

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



*Amazon, Alexa and all related logos are trademarks of Amazon.com, Inc. or its affiliates.

**Visit selfreliance.com/atm or download our Mobile App to find surcharge-free ATMs near you.

VISA® CREDIT CARDS

- Selfreliance VISA® credit cards are accepted worldwide, anywhere you see the VISA® logo.
- Contactless pay - pay with the single tap of your card.
- Digital Wallet - pay with confidence through Apple Pay, Google Pay, Samsung Pay.



PLATINUM REWARDS

11.9% APR*

Earn up to 3x Points and redeem for brand-name merchandise and travel awards.



PREFERRED RATE

9.9% APR*



CASH BACK

11.9% APR*

Earn up to 3% Cash Back for qualified purchases.



CLASSIC

14.9% APR*

MORE BENEFITS FOR ALL CARDS

\$0 Annual Fee - \$0 Foreign Transaction Fees - \$0 Cash Advance Fees

Apply today at selfreliance.com/cards or in person at any of our locations

AUTO LOANS

Up 100% financing. 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 Certificate. The savings or 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 \$10,000 for an individual or \$20,000 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.

HOME LOANS



For more information, contact our Mortgage Department at 1.888.222.8571x283

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.

Set up a meeting with one of our loan officers to get pre-qualified:

selfreliance.com/appointment

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.

REAL ESTATE INVESTMENT LOANS

For more information, contact our MBL Department at 1.888.222.8571x291

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.



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.