

## Why join the Credit Union?

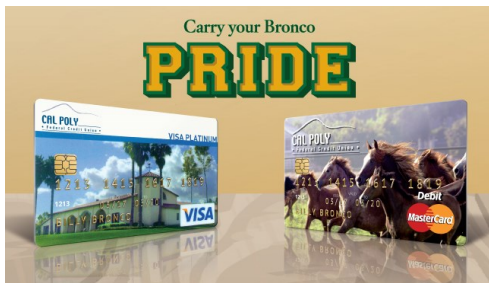
As a member, you become an owner of Cal Poly Federal Credit Union. So, we work for you! This means a high level of personal attention and accounts/services designed for our CPP family (Alumni, Faculty, Staff, and Students). Membership is also available to our member's immediate family members. We are a part of Cal Poly Pomona with all of our profits returned to benefit the campus community through scholarships, sponsorships and financial literacy outreach.

## Experience the Convenience of Banking on Campus

Only at Cal Poly Federal Credit Union can you experience the convenience of conducting your banking on campus. The Credit Union is located right outside the Bronco Student Center.

Our branch hours are 10:00 a.m. to 5:00 p.m. Monday through Friday. CPFCU's ATM is located right outside our office.

Check out our custom Campus designed credit and debit cards. We offer both logos: VISA Credit and MasterCard debit. Both cards are accepted world wide. Our VISA credit card offers an exceptional low rate of 9.99% apr with No Annual Fee.



## WELCOME BRONCOS!

- Campus pride MasterCard debit and VISA credit cards
- No ATM Transaction fee at CPFCU ATM or 38,000 CO-OP Network ATMs Nationwide
- **FREE** Checking Accounts with electronic access, convenience, friendly, personalized services
- Mobile Banking App with bio-metrics for ease of access and security. (iOS & Android)
- Mobile Deposit—Remote Deposit Capture
- Quick Loan Application Processing
- 100% Electronic Lending (from application to signing loan agreement)
- Great Rates and Terms on Loans
- Fixed & Variable Rate Home Equity Loans
- LOW 9.99% apr on VISA Credit Card
- Payroll Deduction
- E-Statements, Secure Messaging & E-Alerts
- A2A, P2P transfers
- Free EasyPay bill pay service
- Debit Card Security Alerts with CardNav
- Virtual Strong Box for Secure Cloud Storage

## Cal Poly Federal Credit Union

3801 W. Temple Ave. Building 35

Pomona, CA 91768

[www.calpolyfcu.org](http://www.calpolyfcu.org)

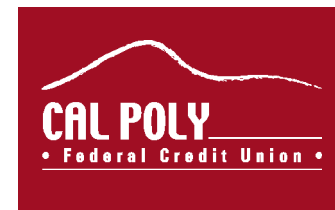
Text or Voice: 909.869.6800

Email: [staff@calpolyfcu.org](mailto:staff@calpolyfcu.org)

This Credit Union is federally insured by NCUA.

Cal Poly Federal Credit Union

# Membership



## Checking Account

Our Checking Account is the perfect banking product. It provides ease of access to your money—24/7. Technology has changed how you manage your finances. Our checking account has all the tools you expect from a financial institution to deliver ease of access, security and much more!

### Check out these FREE features:

- “Chip” enabled MasterCard debit with CPP image
- Convenient & Friendly On-Campus Banking
- Access to over 38,000 CO-OP Network ATMs. (Make deposits or withdrawals without a surcharge.)
- CardNav—Personalized Debit Card Security
- Mobile Banking App—(bio-metrics) Available in the Appstore and Play Store under Cal Poly Federal Credit Union
- Mobile Deposit—Snap a picture of your check and make a deposit within our mobile app
- Apple Pay—Mobile Wallet
- Text Messaging (Text us at 909.869.6800)
- Text Banking, E-Alerts & E-Statements
- It's Me 24/7 Homebanking environment
- A2A & P2P (*Account/Account & Person/Person trnf.*)
- Bill Pay Service
- Debit Card Round-up to promote savings
- Virtual Strong Box—Secure cloud storage (*fee applies for greater storage request*)
- Unlimited check writing

*Did you know 100% of the Credit Union's profit is returned to the Campus in the form of enhanced services, scholarships, sponsorships, and financial literacy outreach? Just one more thing that makes the Credit Union unique!*

## Savings Account

- Low minimum balance of \$25
- Specialty savings accounts to help you earmark funds for education, summer, holiday, etc.
- Payroll deposit to assist with building savings

## Other Services

- VISA Credit Card (at a low 9.99% apr)
- Money Orders and Cashier's Checks at a nominal fee of \$3.00 each
- Electronic Loan Application processing. You can submit loan applications online and have a response within 24 hours. [www.calpolyfcu.org](http://www.calpolyfcu.org)
- Electronic signature capture for loan agreements

## How do I become a member?

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

Becoming a member is fast, convenient, and easy! You can submit your membership application at [www.calpolyfcu.org](http://www.calpolyfcu.org) and click on the Heart icon, then stop by our office to finish your membership. We will open a savings account with a minimum deposit of \$25. While you are opening your membership, you might as well open a Checking Account, with no minimum balance. Our checking accounts give you extended access to your money 24/7.



## How can I get a MasterCard Debit Card?



Our customized MasterCard Debit card is available for our Checking Account. We will order your card at the time of creating your membership. You'll love our customized Cal Poly Pomona debit card featuring Cal Poly Pomona's Arabians Horses. You'll be recognized as a Bronco wherever you go!

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



To make a deposit, you can upload an image (front/back) of your check through our secured Mobile Deposit Service available in our mobile app. You also can make a deposit or withdrawal through the CO-OP Network's fleet of ATMs with NO FEE or Surcharge. There are over 38,000 Network ATMs Nationwide. That's more ATMs than Bank of America!

You can locate a participating CO-OP ATM near you by using our ATM locator within our mobile and CardNav apps. You can also call **(888) SITECOOP** or text **MYCOOP** with your nearest cross streets or zip code. By using CO-OP Network, you'll never have to pay a surcharge again!

## How do I protect my Debit Card?



CardNav is an added level of protection to your debit card. Download the app and register your debit card. You'll set up spending parameters. If you never use your card to purchase gas, turn off gas stations (greatest source of data breaches). If you misplace your card, you can turn the card off with a quick swipe, and once found, swipe it back on. You can also set-up alerts. You'll receive an alert whenever your card is used. Alerting you immediately of any unauthorized transactions.