

**TARGET  
CREDIT  
UNION**

A DIVISION OF bCU



**Hi, We're Your Credit Union!**

Your Personal Financial Team

# Who We Are



## Our Purpose:

Empowering people to discover financial freedom.

As an employee, you and your entire family are eligible to join, regardless of your financial standing or credit history.

# Full-Service Financial Institution

## Deposits



- Checking Accounts
- Savings Accounts
- Money Market Accounts
- Wealth Advisors

## Loans



- Auto Loans
- Mortgages & Home Equities
- Credit Cards
- Student Loans

## Services



- Online Banking
- Bill Pay
- Mobile App
- Deposit Anywhere

# Banks



- Profit-oriented
- Returns profits to stockholders
- Customers have no ownership in the corporation
- Federally insured by the Federal Deposit Insurance Corporation (FDIC)

VS

# Credit Unions



- Not-for-profit
- Returns profits to members in the form of lower loan rates, higher savings rates and free or low-cost services
- Each person who deposits money is a member with a share of ownership
- Federally insured up to \$250,000 by the National Credit Union Administration (NCUA) or a private insurer

# Benefits of Membership



## As a member, you're an owner of the Credit Union:

- ✓ Competitive rates
- ✓ No monthly membership fees
- ✓ No minimum balance requirements
- ✓ Federal insurance by the NCUA up to \$250,000
- ✓ Lifetime membership – regardless of where you live or work
- ✓ Available to all team members, contractors, and temps
- ✓ Your entire family is also eligible to join



# Financial Well-being Tools

## Be your best financial self

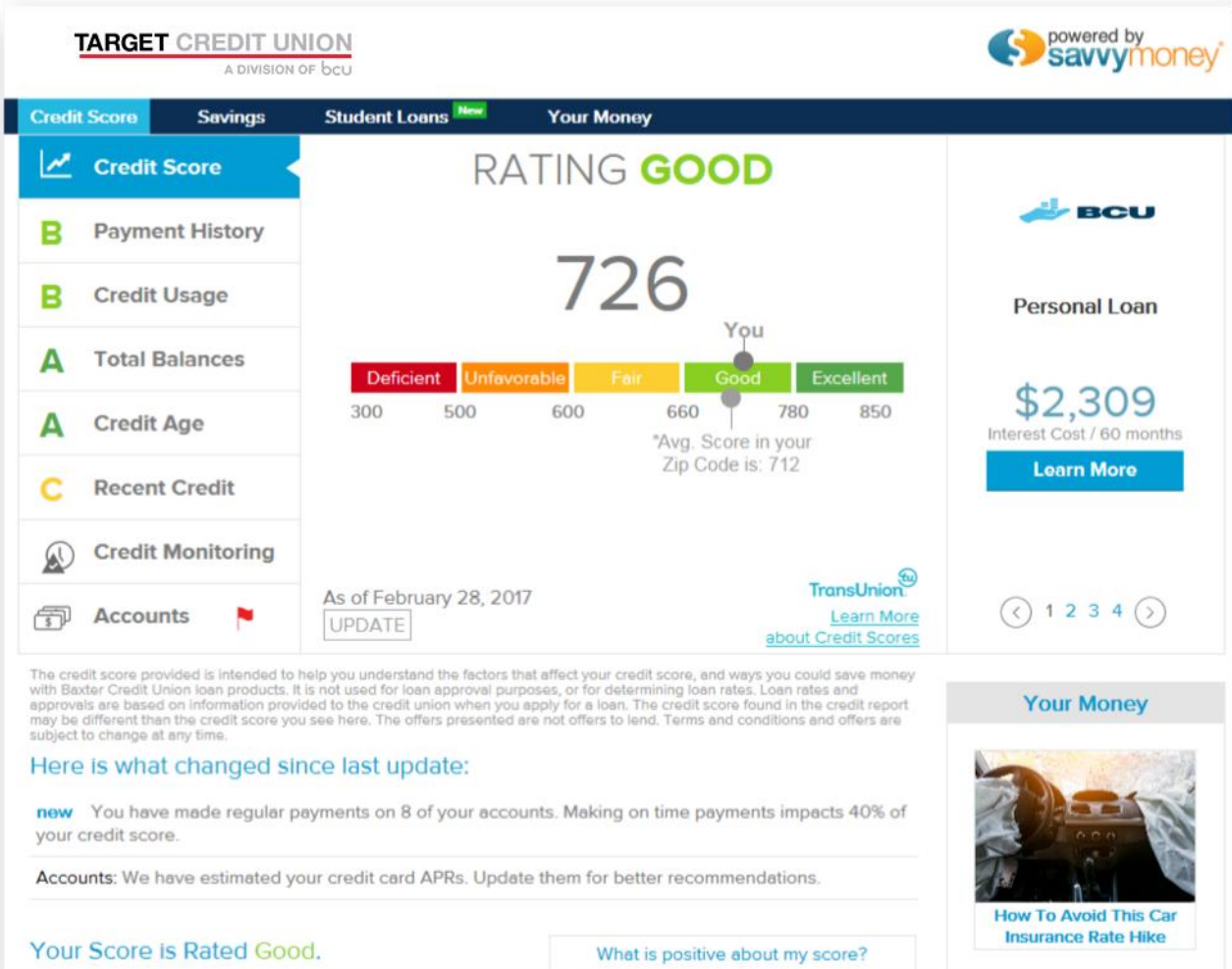
### Life. Money. You.™

- Articles, videos and tools through the financial education portal
- Live financial well-being events and on-demand webinars
- One-on-one financial guidance with a certified goal consultant

### SavvyMoney®

- Free credit score and report
- Personalized analysis of each component of your credit rating
- Educational articles, videos and other tools to help you master your credit
- Available for all Target Credit Union members via Online Banking

 **Life. Money. You.**  
brought to you by **bcu**



**TARGET CREDIT UNION**  
A DIVISION OF **bcu**

powered by **savvymoney**

**Credit Score** | Savings | Student Loans **new** | Your Money

**Credit Score**

**RATING GOOD**

**726**

You

Deficient Unfavorable Fair Good Excellent

300 500 600 660 780 850

\*Avg. Score in your Zip Code is: 712

As of February 28, 2017 **UPDATE**

TransUnion **tu**  
[Learn More about Credit Scores](#)


Personal Loan

**\$2,309**  
Interest Cost / 60 months

**Learn More**

1 2 3 4

**Your Money**



**How To Avoid This Car Insurance Rate Hike**

The credit score provided is intended to help you understand the factors that affect your credit score, and ways you could save money with Baxter Credit Union loan products. It is not used for loan approval purposes, or for determining loan rates. Loan rates and approvals are based on information provided to the credit union when you apply for a loan. The credit score found in the credit report may be different than the credit score you see here. The offers presented are not offers to lend. Terms and conditions and offers are subject to change at any time.

**Here is what changed since last update:**

**new** You have made regular payments on 8 of your accounts. Making on time payments impacts 40% of your credit score.

**Accounts:** We have estimated your credit card APRs. Update them for better recommendations.

Your Score is Rated **Good**.

What is positive about my score?

# Account Access

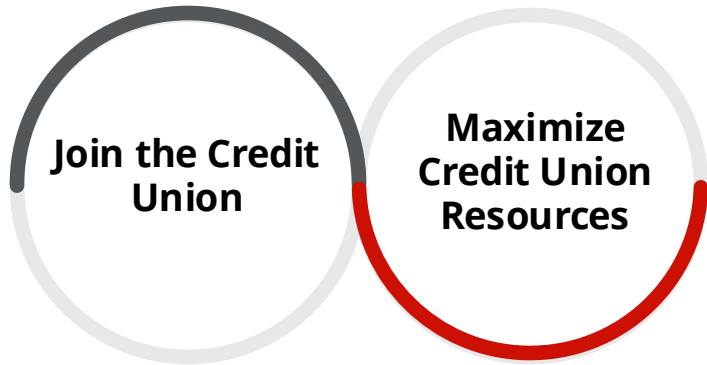
- Over 60% of our members don't have access to a Target CU branch
- Easy remote access through mobile app and online banking
- Enjoy surcharge-free cash withdrawals at thousands of ATMs nationwide

## Bonus!

- Receive your payroll funds up to 2 days early with Enhanced Direct Deposit
- Free and automatic for Target CU members



# Get Started!



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## Join the Credit Union

Visit the website: [TargetCU.org](https://TargetCU.org)

## Maximize Financial Tools

 **Life. Money. You.**  
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[TargetCU.org/Life-Money-You](https://TargetCU.org/Life-Money-You)



THANK YOU