



Y-Fi @ Work

YOUR FINANCIAL WELLNESS PARTNER



Your workplace **financial wellness** partner.

You need a rich set of benefits to attract and retain talented employees. Enhance your benefits package with **Y-Fi @ Work** powered by Y-12 Federal Credit Union. We provide financial wellness tools, financial counseling, and discounts on best-in-class banking products and services.

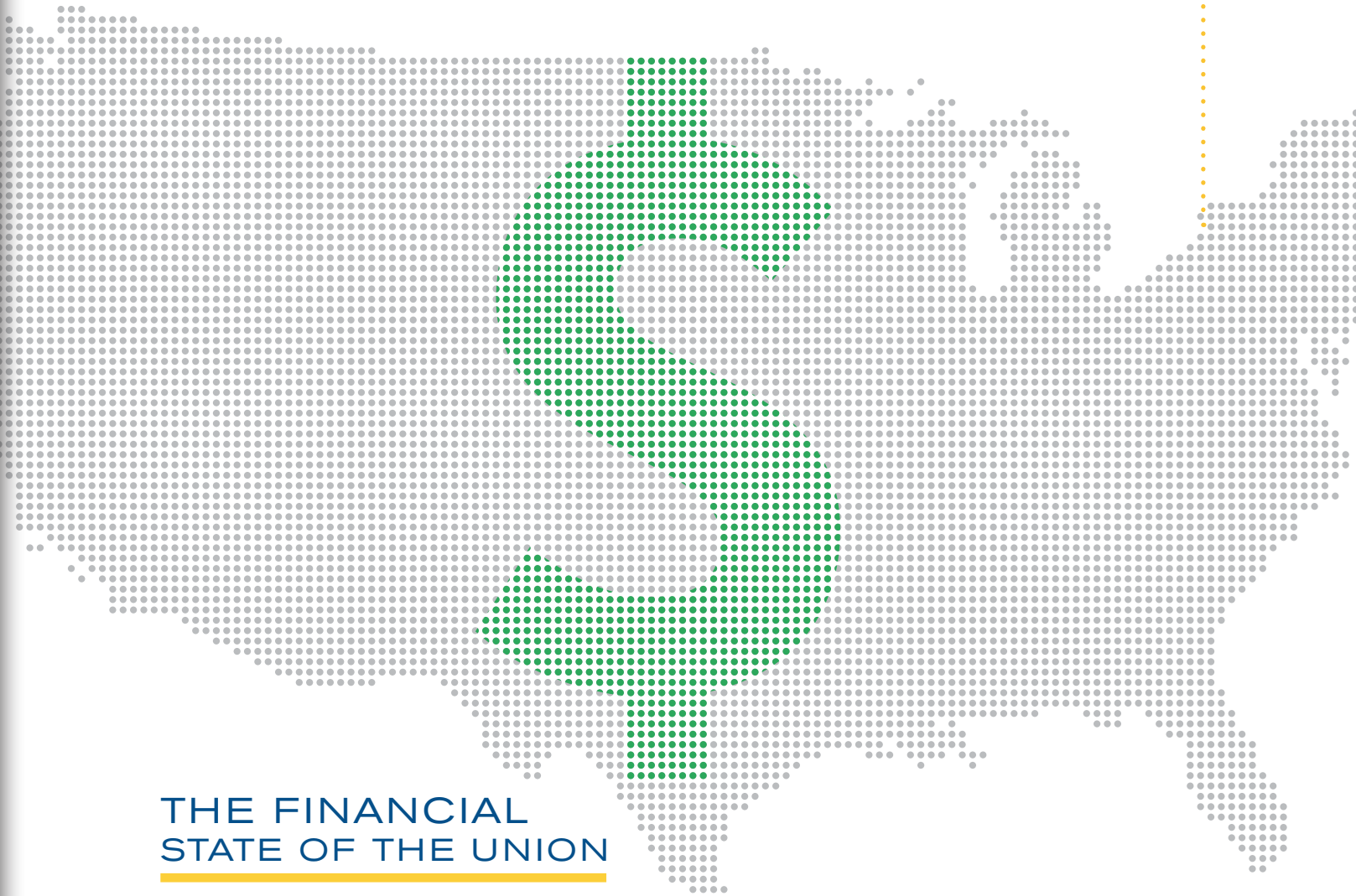
Financial confidence starts **here.**

The work environment is a place to learn, grow, and thrive. Financial wellness programs help employees feel supported and equipped to make the most of their careers and financial futures. We offer an award-winning financial literacy platform, experienced and engaging speakers, and best-in-class products and services to help your workforce achieve their goals and create an atmosphere of financial confidence.



Y-Fi @ Work

YOUR FINANCIAL WELLNESS PARTNER



THE FINANCIAL STATE OF THE UNION



More than 2/3 of Americans are financially unhealthy.¹



42% of Americans say finances negatively impact their mental health.²



40% of Americans have **\$0** in savings.³



70% of employees feel financial wellness programs helped reduce stress and increase loyalty to their employer.⁴

1. "Financial Uncertainty in America: 2021 Financial Health" (globenewswire.com)

2. "42% of Americans say money has a negative impact on mental health" (cnbc.com)

3. "Ramsey Solutions Research Shows 4 in 10 Americans Have \$0" (globenewswire.com)

4. "Why Your Business Should Offer A Financial Wellness Program" (savology.com)



Y-FI @WORK FINANCIAL WELLNESS BENEFITS

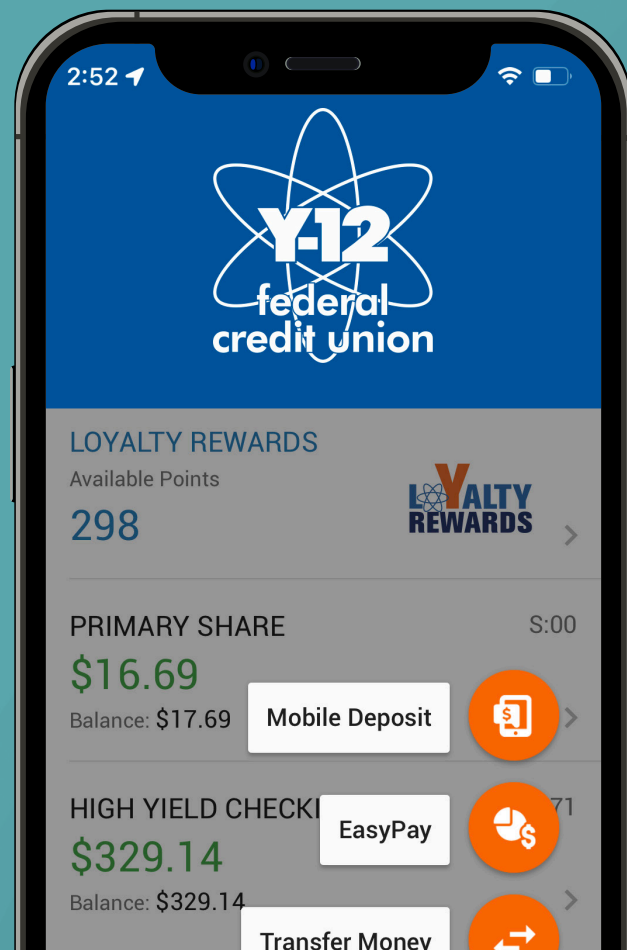
Let us help your employees change their story, create a more stress-free environment, and put you in the driver's seat to retain and attract top talent in your field! Start making an impact by offering the resources needed to make sound financial decisions.

- **Financial literacy customized to your needs**
- **Instructor-led training offered onsite or virtually**
- **Self-directed online modules; topics include budgeting, saving, and understanding credit**
- **Online financial counseling provided 24/7**

Easy banking from **anywhere.**

Banking at work is great, but what about everywhere else? Easy banking means access for your employees at the right place, at the right time.

- **Our Personal Teller Machines provide extended drive-thru hours Monday through Friday, 7 a.m. - 7 p.m., and Saturday, 9 a.m. - 2 p.m.**
- **Our award-winning mobile banking app is equipped to handle all your banking needs, including Mobile Deposit.**
- **Your place or ours? Manage your banking anywhere with Video Banking.**
- **Access more than 35,000 surcharge-free Co-op ATMs nationwide.**
- **We have 16 branches spanning eight counties in East Tennessee.**



Y-Fi @ Work
YOUR FINANCIAL WELLNESS PARTNER



Y-FI @WORK **BANKING BENEFITS***

When we say bank at work, we mean it. We can facilitate account opening from anywhere via Digital or Video Banking. Employees will receive a promotion code that provides access to all their new account perks.

- **FREE High Yield Checking for the first six months¹**
- **Exclusive access to Loyalty Relationship Rewards for the first six months²**
- **\$300 bonus for a new checking account with a minimum \$500 recurring Direct Deposit³**
- **Get paid up to two days faster with Early Pay**
- **.25% rate discount on qualified consumer lending products⁴**
- **.25% rate increase on qualified certificate products⁵**
- **Free Health Savings Account to complement high-deductible health plans**
- **Bank remotely with Digital and Video Banking**

Get started **TODAY!**

WE'LL PROVIDE

- ❑ **Turn-Key Guidance**
Step-by-step instructions so you know what to expect and how to best use our services.
- ❑ **Experienced Speakers**
Engagement designed to inspire and ignite a passion in your employees to be financially confident.
- ❑ **Tracking and Follow-Up Reporting**
See the value with routine employee feedback and program monitoring.

YOU PROVIDE

- ❑ **Time**
Setting aside time for your team to become financially confident is crucial.
- ❑ **Location**
We will need a location for onsite visits and to conduct presentations.
- ❑ **Involvement**
Leaders who participate by example generate the most buy-in.
- ❑ **Incentive**
Encouragement is necessary to see the most effective change.



Y-Fi @ Work
YOUR FINANCIAL WELLNESS PARTNER

John Nolan
MANAGER, COMMUNITY & BUSINESS DEVELOPMENT
800-482-1043, ext. 8232

busdev@y12fcu.org



Y-Fi @ Work

YOUR FINANCIAL WELLNESS PARTNER

[Y12fcu.org/workplacepartner](https://y12fcu.org/workplacepartner)

***Offers are exclusively for employees of Y-12 FCU Workplace Financial Wellness partners. Subject to change without notice. Insured by NCUA. Employee must meet standard qualifications to open a product or service.**

1. At the end of the 6th month after account opening, qualifications must be met to waive the \$10 monthly fee and earn high yield dividends. See #3 for qualifications.
2. At the end of the 6th month after account opening, qualifications must be met to continue receiving Loyalty Relationship Reward benefits. See y12fcu.org/loyalty-rewards for details.
3. A minimum recurring Direct Deposit of \$500 monthly must be posted to your new checking account two times within 90 days of account opening in order to be eligible for bonus. Once the 90-day account opening period has elapsed, eligible accounts will receive the \$300 bonus on the last day of the month. Limit one per member. Current members with an existing checking account do not qualify. Checking account must be opened between 4/01/2023 and 12/31/2023 in order to be eligible for bonus. APY is Annual Percentage Yield. The APY for Everyday Checking, effective 4/01/2022, is 0.05%. The APY for High Yield Checking, effective 7/01/2023, is 4.00% for balances of \$0 to \$15,000; 0.05% for balances of \$15,000.01 and above. Offer can expire anytime without prior notice. Additional exclusions apply. Rates subject to change without notice. Commercial and opportunity checking accounts are excluded from this offer. To learn more about High Yield Checking, visit y12fcu.org/high-yield-checking.
4. Rate cannot go below floor rate of 3.99% APR. Mortgage, home equity, lines of credit, credit cards, and existing Y-12 FCU loans are excluded. Cannot be combined with other offers. Maximum interest rate is 18%. Rate pricing based on credit score, term, and age of collateral. Loans subject to credit approval.
5. Rate bump is available for standard certificate offerings. Promotional rate certificates are excluded. Cannot be combined with other offers.

