

# BENEFITS OF MEMBERSHIP

## What is a credit union?

Credit unions are not-for-profit organizations that exist to serve their members. Like banks, credit unions accept deposits, make loans and provide a wide array of other financial services. But as member-owned and cooperative institutions, credit unions provide a safe place to save and borrow at competitive rates.

**Member-owned:** Credit unions are owned by the people, or members, who use their services.

**Not-for-profit:** Profits made by credit unions are returned back to members in the form of reduced fees, higher savings rates and lower loan rates.

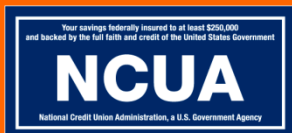
**Membership:** Members of a credit union share a common bond, also known as the credit union's "field of membership".

Membership in Y-12 Federal Credit Union is open to anyone who lives, works, worships or attends school in the these counties: Anderson, Blount, Campbell, Knox, Loudon, Roane, Sevier and Union.

## Why join Y-12 Federal Credit Union?

From a modest beginning in 1950 Y-12 Federal Credit Union now serves over 117,000 members with 14 locations in East Tennessee. Deposits are insured up to \$250,000 by the National Credit Union Share Insurance Fund, an agency of the U.S. Government.

Our purpose is simple. Y-12 Federal Credit Union will be an innovative financial partner, transforming the lives of our members and communities by developing lasting relationships while delivering WOW experiences.



Federally insured by NCUA

**Y-go anywhere else.**  
**Y12fcu.org**



# BENEFITS OF MEMBERSHIP

What products and services does Y-12 Federal Credit Union offer?

## SAVINGS ACCOUNTS

- Regular Savings Account
- Christmas Club
- Vacation Club
- Money Market Accounts
- Share Certificates
- Individual Retirement Accounts
- Health Savings Accounts

## CHECKING ACCOUNTS

- Premier Checking
- High Yield Checking
- Classic 55 Checking
- Free Checking

## ELECTRONIC SERVICES

- Online Banking
- Mobile Banking
- Mobile Deposit
- Bill Pay
- Digital Wallet
- e-Alerts
- e-Statement
- Fraud Text Alerts
- Banking by Phone

## CONSUMER LENDING

- Vehicle Loan
- Boat/RV/ATV Loan
- Credit Cards
- Line of Credit
- Overdraft Protection
- Signature Loan
- ULTRA Loan
- HELOCK

## HOME LENDING

- 100% Financing
- Jumbo Loans
- Construction
- Adjustable Rate Mortgage
- and more

## MEMBER BUSINESS SERVICES

- Business Savings
- Business Checking
- Business Loans
- Business Services

## ADDITIONAL PRODUCTS AND SERVICES

- Credit and Debit Card Rewards Program
- Direct Deposit
- Financial Counseling
- Financial Wellness
- Member Referral Rewards
- My Money Manager
- Insurance Services
- Investment Partners
- Relationship Rewards
- Round Up Savings
- Safe Deposit Box
- Shared Branching



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