

"... I'm expecting that the Credit Union will help me pay for (my daughters' college) education and help my wife and me into our retirement."

– Mauricio Rangel, Member 29 years



# Kinecta is your credit union. Find out what we can do for you!

Providing you with solutions for your everyday life - at your fingertips, 24/7.

## Free Kinecta Membership (a \$10 value)<sup>1</sup>

- Free Online Banking & Bill Pay<sup>2</sup>
- Additional Rate Bonus on Share Certificates and Money Market Accounts<sup>3</sup>
- Mortgage Loans – Purchase, Refinance & Home Equity Lines of Credit
- Up to \$500 off Closing Costs on New or Refi Mortgages<sup>4</sup>
- Free Checking & Direct Deposit<sup>5</sup>
- Auto Loans - an Additional 0.50% Rate Discount on Auto Loan Purchase or Refinance<sup>6</sup>
- Promotional Credit Card Balance Transfer Rates<sup>7</sup>
- \$50 Gift Card For Switching Insurance to Kinecta<sup>8</sup>
- Complimentary Financial Review with a Financial Consultant<sup>9</sup>
- Access to 2,200+ branches & 28,000 ATMs<sup>10</sup>



See reverse, or visit [www.kinecta.org/cuatwork-employee/](http://www.kinecta.org/cuatwork-employee/) for complete program details and disclosures.

# CU@WORK

*A partnership with Kinecta Federal Credit Union*



844-KINECTA (546-3282) • CUatWork@kinecta.org

<sup>1</sup>Membership requirements apply. If necessary, \$10.00 Consumers Cooperative Society of Santa Monica (CO-OP) fee will be covered by Kinecta Federal Credit Union (equivalent to free membership) due to CU@WORK membership.

<sup>2</sup>Online Banking and Bill Payment require enrollment.

<sup>3</sup>Maximum 0.20% added to current rate for qualified accounts.

<sup>4</sup>Limited-time offer. Certain restrictions may apply. Promotional offer is for \$500.00 off closing costs exclusively for applicants employed by CU@Work partner companies. Promotional offer applies to new purchase or refinance fixed rate mortgage loans up to \$729,750.00. Not eligible for Home Equity Lines of Credit. Additional exclusions may apply. Applicant must be an employee of an approved CU@Work partner company at the time of application in order to receive discount. Applications must be submitted to Kinecta by Dec. 31, 2016 to qualify for the offer. Contact your Kinecta Mortgage Loan Consultant for more information and to apply. All loans subject to approval. Offer is subject to change.

<sup>5</sup>Free checking requires subscription to eStatements, our online electronic statement service.

<sup>6</sup>Auto loan rate discount of 0.25% plus an additional 0.25% with automatic payment from a Kinecta savings or checking account. Final rate not to exceed floor rate of 1.99% as of March 30, 2015. Other terms and conditions apply.

<sup>7</sup>APR: Annual Percentage Rate. The promotional fixed APR does not apply to purchases or cash advances made on your Kinecta credit card. The promotional APR will be applied to balance transfers made during the promotional period. Your rate may increase if your account is consistently past due. Kinecta can change the account terms, including fees, at any time for any reason. Kinecta credit cards are variable and the post-promotional APR is based on your creditworthiness. As of February 1, 2016, the APR for Kinecta credit cards is between 10.24% and 18.00%.

<sup>8</sup>Insurance products offered through Kinecta Financial & Insurance Services, LLC., subsidiary of Kinecta Federal Credit Union. California Insurance License #0E24631. Insurance products: 1) are not NCUSIF insured; 2) are not obligations of or guaranteed by the Credit Union or any affiliated entities; 3) involve investment risk, including possible loss of value. Insurance products not available in all states. Current Kinecta Financial & Insurance Services or Apollo Insurance Services customers are not eligible for incentives. Other restrictions may apply.

<sup>9</sup>Securities offered through LPL Financial, Member FINRA/SIPC. Insurance products offered through LPL Financial or its licensed affiliates. Fixed insurance products may also be offered through Kinecta Financial & Insurance Services, a subsidiary of Kinecta Federal Credit Union, CA Insurance License #0E24631. Kinecta Financial & Insurance Services, Member FINRA/SIPC, provides referrals to LPL Financial. Kinecta Federal Credit Union and Kinecta Financial & Insurance Services are not affiliated with LPL financial. Investments and insurance products are:

Not NCUA Insured	No Credit Union Guarantee	May Lose Value
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<sup>10</sup> Available through the CO-OP and Shared Branch Network

\*The CU@WORK Partnership Program is designed for companies with 50+ employees. If your company does not fit this profile, please ask us about other ways Kinecta can serve your financial needs. Applicant must be an employee of an approved CU@Work partner company at the time of application in order to receive these offers. All offers subject to change. All new account applicants are verified through ChexSystems.