

## SELECT EMPLOYER GROUP

### Financial Health Seminars

Did you know that a PricewaterhouseCoopers survey found that 46% of workers spend 3+ hours during the workweek dealing with or thinking about financial issues? Redwood Credit Union is proud to provide financial literacy seminars to help you with your financial understanding and security. Here are the most popular topics:

- **Building a Better Budget**
- **Goal! Setting and Achieving the Financial Goals That Matter to You**
- **Give Yourself Some Credit**
- **Saving and Investing**
- **Understanding home ownership financing choices**

Ask your manager about scheduling an onsite session on these topics and more.

### Financial Wellness Resources

What are your financial goals? Whether you are saving for the future, spending on something you've been dreaming about, borrowing to meet your family's growing needs or planning for retirement, Redwood Credit Union is here to help. Explore our online learning portal for:

- **Informative Articles**
- **Videos**
- **Podcasts**
- **E-books**
- **Workbooks**
- **Calculators**
- **Toolkits**

Visit [redwoodcu.org/financial-wellness](https://redwoodcu.org/financial-wellness) to get started.



[redwoodcu.org/seg](https://redwoodcu.org/seg) | (707) 545-4000 | 1 (800) 479-7928

Federally Insured by NCUA.



## REWARDS & BENEFITS





# Welcome to Redwood Credit Union

At Redwood Credit Union (RCU), we love to help you succeed. We're focused on people and our community, never profits or stockholders. It's why we offer personalized banking that works for your life. No matter where you are in your journey, we're excited to be right there with you.

## Select Employer Group (SEG) Reward Program

Your employer is currently an official Select Employer Group (SEG) Partner. This means that you, as an employee, are qualified to receive a host of additional SEG rewards on top of regular RCU membership benefits when you join Redwood Credit Union.

### Three easy ways to join RCU to take advantage of your Membership Benefits & SEG Rewards

- 1 Contact our Member Service Center by phone to set up your account at 1 (800) 479-7928.
- 2 Visit your nearest RCU Branch. Find one at [redwoodcu.org/locations](http://redwoodcu.org/locations).
- 3 Join online at [redwoodcu.org/join](http://redwoodcu.org/join).

# SEG Rewards & Member Benefits

 **EARN \$25 CASH**  
When you open a new checking account with direct deposit.<sup>1</sup>

 **0.25% ONE-TIME LOAN RATE DISCOUNT**  
Auto, RV, motorcycle, bike, boat or personal loans.<sup>2</sup>

 **FREE BOX OF CHECKS<sup>3</sup>**

 **COMPLIMENTARY REVIEW**  
Investment goals, portfolio & retirement plan consultation.<sup>4</sup>  
Available through CUSO Financial Services, L.P.

 **FREE CONSULTATIONS AND QUOTES**  
Free consultations about your credit report, home purchase, real estate portfolio, debt consolidation and quotes on RCU Insurance Services for auto, home and more!<sup>5</sup>

 **HEALTH SAVINGS ACCOUNTS (HSA)**  
Make tax deductible contributions to save on medical expenses.<sup>6</sup>

 **ATM ACCESS**  
50+ local RCU ATMs plus 30,000+ free Network ATMs. Use a non-RCU ATM and we'll reimburse you, up to 4 times per month.<sup>7</sup>

 **AFFORDABLE HOME LOANS**  
Loans up to \$3 million, plus home equity loans & lines of credit.<sup>8</sup>



Rewards program available to employees of RCU SEG partners only. Proof of employment required & rewards must be applied for &/or redeemed within 90 days of joining RCU. To redeem SEG benefits, please give us a call or stop by one of our branches. Certain restrictions may apply. Special offers subject to change without notice. 1. Checking account credited \$25 after first direct deposit. 2. Loan discount available on a new RCU closed-end loan or refinanced closed-end loan from another lender. 3. One free box of RCU standard design checks. 4. **Non-deposit investment products and services are offered through CUSO Financial Services, L.P. ("CFS"), a registered broker-dealer (Member FINRA/SIPC) and SEC Registered Investment Advisor. Products offered through CFS: are not NCUA/NCUSIF or otherwise federally insured, are not guarantees or obligations of the credit union, and may involve investment risk including possible loss of principal. Investment Representatives are registered through CFS. Redwood Credit Union has contracted with CFS to make non-deposit investment products and services available to credit union Members.** 5. Insurance products are not deposits of RCU, and are not protected by the NCUA. They are not an obligation of or guaranteed by RCU and may be subject to risk. Any insurance required as a condition of an extension of credit by RCU need not be purchased from RCUIS and may be purchased from an agent or an insurance company of the Member's choice. RCU Insurance Services (RCUIS) is a wholly owned subsidiary of RCU. Business conducted with RCUIS is separate and distinct from any business conducted with RCU. License no. 0D91054. Credit counseling provided by RCU's credit counseling partner, Balance. 6. Must be enrolled in a qualifying high deductible health plan (HDHP) and meet other eligibility requirements. Check with your health insurance provider to determine if your health plan coverage is HSA-compatible. Refer to IRS Publication 969 for additional information. Consult your tax advisor for additional information. 7. First two non-RCU ATM fees reimbursed with checking; first four non-RCU ATM fees reimbursed with checking and active RCU loan or credit card. Active = at least one transaction or payment in prior month. Casino/gambling and ATMs outside U.S. excluded. 8. California properties only.