



Free Employee Benefit

No-Cost Credit Union Services

With the ever-increasing cost of employee benefits, an affiliation with A+ Federal Credit Union is a free way to improve your benefits package and bring added value to your employees.

Credit union membership gives your employees an alternative to big banks, and as a not-for-profit organization, we're about people – not profits. As a result, we pay higher dividends on savings, charge lower rates for loans, and charge fewer and lower fees in most cases.

To offer cost-free credit union services to your employees, contact our A+FCU Business Development team at 512.421.2805 or businessdevelopment@aplusfcu.org.

aplusfcu.org | 512.302.6800

Benefits to the Company

- No-cost employee benefit
- Increased employee satisfaction
- Free on-site visits
- Financial education opportunities for staff
- Dedicated A+FCU Business Development team

Benefits to the Employee

- Low-cost financial services
- Account opening incentives
- A local alternative to big banks
- Save time and money
- Free financial counseling and education



Banking on each other.

At A+ Federal Credit Union, our purpose is to educate each and every member and give them the right guidance for their unique financial situation. Our members rely on us to provide financial services to fit their needs in a convenient manner.

- **Free, full-service online and mobile banking**
- **Loan decisions in minutes**
- **Free online financial education**
- **On-site account opening and assistance**
- **Payroll deduction and direct deposit**

Mobile and Online Banking

Our online banking services are easy and convenient. Check balances, pay bills, open accounts, and transfer funds – even to and from other financial institutions – with a few simple clicks. Our highly rated mobile app gives you the ability to easily bank on the go. With banking at your fingertips, depositing a check, paying bills, and applying for a loan take just a few taps.

Central Texas and Beyond

A+FCU members enjoy access to over 20 branch locations in the Central Texas region and over 300 free ATMs in Texas through the Austin ATM Alliance. In addition, members have access to thousands of surcharge-free ATMs nationwide with the Visa® Plus ATM Alliance.

Free Cash-Back Checking

Our free Cash-Back Checking pays members up to 10¢ each time they use their debit card for everyday spending. There's no monthly fee, costs \$0 to open, and cash back is paid monthly. A+FCU members have earned over \$13.6 million since the program launched in 2007 and is one of our most popular products.

Auto Loans

With low rates, 100% financing, and loan decisions in minutes, purchasing or refinancing a car with us is affordable and easy.

Insured by NCUA

Membership required. Normal lending criteria apply. All loans subject to credit approval. Programs, rates, terms, and conditions are subject to change without notice. NMLS #405608.

Cash-Back Checking: Amount as of 3.31.2022. New accounts screened through ChexSystems. Conditions and restrictions may apply. Subject to change without notice. Cash back deposited monthly to the Membership Savings account.

Home Loans

Our award-winning mortgage department is available to assist with home purchases, refinances, and home equity loans.

Financial Counseling & Education

We've partnered with industry-leading BALANCE to provide members access to confidential, no-cost financial counseling services. Additionally, we offer a number of free financial education resources such as webinars, on-site workshops, articles, videos, and more.

Member Discounts

Through our Love My Credit Union Rewards partnership, membership also includes access to money-saving discounts on a variety of services and products.

Local Branches

Visit aplusfcu.org/locations for our current branch locations, hours of operations, and more.

