



PSECUSM

LEVEL UP!

YOUR BANKING

UP TO \$300

Get better banking, tons of member-only perks, and earn up to \$300* when you join PSECU and meet promo requirements.

You'll unlock:

- EXCLUSIVE ACCESS TO GREAT RATES
- EXCELLENT MEMBER SERVICE
- SECURITY AND PEACE OF MIND



Scan the QR code
to the left to get
started or visit

Use promo code:
LEVEL UP

go.psecu.com/levelup/member

INSURED BY NCUA

***Level Up - Up to \$300 Bonus Terms and Conditions:** From 1/1/2023 to 12/31/2023, PSECU is running a new member incentive bonus. To receive up to \$300, new members must sign up with a promotional code and satisfy each of the requirements listed below. PSECU will deposit member incentive bonus into the Regular share within 45 days after the requirements are satisfied. Promotion open to U.S. Residents who are 18 years of age or older at the time the account is opened. Limit one (1) new member Level Up bonus per tax identification number used to open a new PSECU account. You will not be eligible for the Level Up bonus if you are a current PSECU member, have closed an account within the past 12 months, or have received a previous new member incentive bonus within the past 12 months. Members who open accounts and/or loans by fraudulent, suspicious, or illegal means, including but not limited to providing PSECU with fraudulent or fabricated information, are not eligible to participate in this bonus offer. PSECU may adjust the deposited bonus or remove the deposited bonus at any time if PSECU suspects accounts and/or loans were opened by fraudulent, suspicious, or illegal means, including but not limited to providing PSECU with fraudulent or fabricated information. \$5 is required to open and maintain a Regular share account. This \$5 share deposit is also required to be eligible to receive the \$300, and the member must be in good standing as defined by PSECU's Bylaws Article II, Section 1. A \$5 minimum share purchase will be made on behalf of the new member by PSECU. If the member account is closed within the first year of membership, the initial \$5 share will be retained by PSECU. The Annual Percentage Yield on PSECU's Regular share account is 0.50%. This variable rate is current as of 2.1.23 and may change. Withdrawals and fees may reduce earnings on the account. The recipient of the bonus (up to \$300) is solely responsible for payment of applicable taxes on that amount. If you have any questions, please seek the advice of a qualified tax professional. All decisions of PSECU regarding this promotion are final. PSECU may terminate or change the terms and conditions of this promotion without notice. Subject to all applicable federal, state, and local laws and regulations. See go.psecu.com/levelup to learn more. **\$100 Checking Bonus Requirements:** You must be approved for savings and checking accounts, a PSECU debit card, and digital banking (online or mobile) account access and activate your debit card and log into digital banking within 30 days of establishing membership. **\$100 Direct Deposit Set Up Bonus Requirements:** You must meet the requirements of the \$100 Checking Bonus and establish one or more qualifying payroll direct deposit(s) that together total \$200 per calendar month, within 90 days of establishing membership. Qualifying payroll direct deposits are defined as paychecks, Social Security payments, and pension payments. **\$100 Direct Deposit Bonus Requirements:** You must meet the requirements of both the \$100 Checking Bonus and \$100 Direct Deposit Set Up Bonus and maintain the qualifying payroll direct deposit(s) for a minimum of 90 days after the first qualifying payroll direct deposit.

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JOIN US LEVEL UP YOUR BANKING

UNLOCK MEMBER-ONLY BENEFITS AND EARN UP TO \$300*.

You're eligible to join us through work.



+ FREE CHECKING

No minimum balance, no monthly fees, and free basic-style checks.

+ DEBIT CARD REWARDS

You can earn \$0.05 or \$0.10 on purchases of \$10 or over.** Learn more at psecu.com/banking/checking-accounts.

+ TWO GREAT CREDIT CARDS

Our Classic Card offers low-rate Visa® Balance Transfers, and our Founder's Rewards Card offers cash rewards on every purchase.***

+ LOW-RATE LOANS

We have loan solutions for vehicles, homes, vacations, medical bills, and other things you need.

+ SURCHARGE-FREE ATMS

If you use a PSECU debit card at an out-of-network ATM and get charged, we'll rebate fees on withdrawals up to \$20 per month with direct deposit, and up to \$8 per month without.

+ MANY DEPOSITS AVAILABLE IMMEDIATELY

Deposit, withdraw, or transfer — without the wait. For exceptions, see our Funds Availability policy at psecu.com/disclosures.

+ CONVENIENT 24/7 ACCESS

Use our mobile app to manage your money, make a mobile deposit, pay bills, transfer money to a friend, and more.

+ FREE FINANCIAL EDUCATION

Make your wallet work for you and keep more of what you earn by visiting psecu.com/learn.

**TO LEARN MORE AND TO JOIN:
SCAN THE QR CODE
OR VISIT
PSECU.COM/MEMBER
800.237.7328 EXT. 2755**



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DEPOSITING & WITHDRAWING MONEY WITH PSECU

Since we don't have physical banks, below outlines how to get money in & out of your account.

Depositing Money

1. **Bank ATMS** – You can try any bank's ATM and see if it allows you to make a deposit. Most PNC ATMs will accept deposits. This is just at the ATM though. You cannot walk into the bank and deposit with the teller.
2. **Credit Union ATMS** – You can also use any other credit union ATM that accepts deposits. We have an ATM Finder at psecu.com where you can type in your zip to see Credit Union Network ATMs in your area. It will say if the ATM accepts deposits or is just withdrawals only.
3. **Mobile Deposit** – If you need to deposit a check you can use the PSECU mobile app by taking a picture of the check with your phone. **Important:** You must write "For Mobile Deposit Only" underneath your signature on the back of the check where you sign it.
4. **Online Banking** – You can transfer money online into your PSECU account from another bank. You can create an Online Banking Account at psecu.com.
5. **Direct Deposit** – You can also set up Direct Deposit where we automatically take an amount out of your paycheck and deposit into your PSECU account. Check with your Payroll Office to set up Direct Deposit with us. You normally need to fill out a form for this.
 - You'll need your PSECU Member Number & PSECU's Routing Number **231 381 116** to set up direct deposit with us.

Withdrawing Money

You can use **any** ATM machine to withdraw money.

Surcharge-Free ATMs: Sheetz ATMs, Credit Union ATMs & Allpoint Network ATMs

Allpoint Network ATMs are at CVS, Walgreens, Rite Aid & Target.

Banks will charge you for withdrawing money at their ATMs.

However, PSECU will reimburse you on those surcharge fees automatically.

- Up to \$8.00/month is the standard amount we will reimburse
- Up to \$20.00/month if you have Direct Deposit with us

The reimbursement will be paid to you the following month.

If you have any questions about ATMs, please call 800-237-7328, ext. 3808.

Our Story

PSECU was started in 1934 by regular people who were struggling financially. They were state workers living paycheck to paycheck and were unhappy with the banks at the time. They decided to pool their money together to start their own financial institution, a credit union called the Pennsylvania State Employees Credit Union, or PSECU.

Their goal then was to provide better lives for their families. More than 80 years later, that idea is still at our core.

The credit union philosophy is "people helping people" and this is a principle we've believed in since 1934. We want to help you live better and hope our products can improve your financial well-being. If you're currently a member we sincerely appreciate your business. If you're considering joining, we welcome you to be a part of our story.

PSECU™

AUG 10 2023

Are you familiar with PSECU? As a school district employee you're eligible to join PSECU is a credit union, which means you must become a member to use our services. It's free to join, and we offer a wide range of financial services to meet your needs. Go to psecu.com/member for more info.

About PSECU

- **Who is PSECU?** We are the Pennsylvania State Employees Credit Union. We're headquartered in Harrisburg and are an all-online credit union with over 550,000 members.
 - **I'm able to join through my job?** Yes, in addition to state employees we also include all school district employees in our field of membership too.
 - **Where are you located?** PSECU is all-online. We don't have physical banks. The reason we don't is because it saves us a considerable amount in overhead costs, which in-turn enables us to offer low rates & minimal fees to our members.
 - **What if I don't prefer to do everything online?** We understand some people still prefer to walk into a regular bank. If that's the case with you, then you can keep using your current bank and use PSECU as an extra bank. You can join to get a separate savings account, or a CD, or some type of loan down the road. We have people that use PSECU as their main bank, and others that use us as their extra bank.
 - **What's the advantage of a credit union?** We are member-owned & not-for-profit, whereas banks are for-profit. Their priority is to maximize their profits for shareholders, so they typically charge higher rates & fees for their products. A credit union's priority is its members, so we focus on offering them lower rates, minimal fees, and better customer service. We work for you, not for shareholders.
 - **If you don't have banks, how do I get money?** On the back of this page lists all the ways to get money in & out of your account.
 - **What all do you offer?** We offer many of the same services as the banks like checking & savings, auto loans, mortgages, home equity loans, CDs and much more. You can go to psecu.com to see everything we offer!
 - **Questions?** Contact Josh Vasilko, PSECU's Western PA representative in Pittsburgh.
Office: 800-237-7328, ext. 2182. Mobile: 814-241-6915. Email: jvasilko@psecu.com
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Joining PSECU

1. Online at psecu.com/member.
 - Our application will ask for your employer. Type in Allegheny County School District Employee.
 - When asked for a promo code. Type in LEVELUP.
 2. Paper Application – You can also fill out a paper application and mail it back to our office.
 3. Application Processing Department – You can also join over-the-phone by calling 800-237-7328, ext. 3133. They're available Mon-Fri: 8:00-6:00pm & Saturday 9:00-5:00pm.
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Current Promotions

New Member Promotion – You can get \$300 for joining PSECU! Details at psecu.com/member.

Refer a Friend – You can refer PSECU to your friends and get \$50 for each person that joins!

You can refer up to a maximum of 10 people. Details at refer.psecu.com/bd3

PSECU™