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AT&T ADVANTAGE

Welcome, AT&T Employees

Patelco was started in 1936 to serve the employees of the Pacific Telephone and Telegraph Company. Over 75 years later, you've changed to become AT&T but we've never changed our commitment to offering specially-tailored financial products and services. Our new AT&T Advantage program offers you everything you see below; just open an account or take out a loan to begin your free credit union membership if you haven't already! We offer you over 75 years of financial expertise on everything from buying a home to saving for retirement - either in a group setting or in a personal meeting. If you're not a Patelco member yet, join today to enjoy Patelco's standard benefits plus everything you see below.



Getting Your Benefits

To receive your special CU@Work Premier benefits, return to this page to apply or call **800.358.8228**.

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To take advantage of or inquire about these offers, please call **800.358.8228**

Be sure to tell us that you work for AT&T!

Major AT&T Advantage Offers	Benefit	How to apply
Receive your direct deposited paycheck one day earlier	An AT&T exclusive! Minimum \$100 monthly deposit into your Patelco Checking Account	N/A
.10% off your auto loan rate	Save money when you buy a vehicle (new or used) or refinance your current vehicle. Our rates can be as low as 1.99% APR ¹ with your available discount.	Apply Online or call 800.358.8228
\$500 off home loan closing costs ²	Purchase or refinance a home and you'll not only save money with our super-low mortgage rates on loans up to \$2 million, you'll also save on closing costs	Call 800.358.8228
\$100 for signing up for eStatements and direct deposit with a new Patelco checking account ³	We pay you to open the most easy-access free account we have. And once you set up direct deposit and eStatements, your everyday account becomes even more convenient.	Apply Online or call 800.358.8228
Additional Offers	Benefit	How to apply
No-fee UChoose Rewards® Points program (\$25 annual value) ⁴	Most members have to pay to earn points when using their Patelco Visa Debit or Visa Gold cards. Simply use your credit card to start earning gift cards, merchandise, travel, or redeem for cash and more.	Call 800.358.8228 <i>You must sign up for this program to begin earning points.</i>
Complimentary on-site financial seminars and one-on-one, no-obligation portfolio reviews with a CFS5 Financial Advisor	We offer you over 78 years of financial expertise on everything from investing to saving for retirement - either in a group setting or in a personal meeting.	Watch for flyers or emails about upcoming events
No monthly fee for Health Savings Accounts (HSA) or Interest Checking Accounts	An HSA can help you save on taxes for your qualified medical expenses and you can earn dividends on your everyday funds with Interest Checking.	Call 800.358.8228
Free traveler's checks, cashier's checks (up to 6 per year), and your first box of personal checks (\$23 value)	You may need to pay these costs at a big bank but we simplify things by giving them to at no cost.	N/A
Free Auto Buying Service	If you're someone who prefers to steer clear of the dealership, we can take care of finding, buying, and in most cases even have your vehicle	Call 800.757.2706
No check holds on deposits under \$5,000 and one free Debit Card Paid NSF credit per year	Quick access to your deposits and one free NSF waiver if you accidentally overdraw your checking account.	N/A

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Be sure to tell us that you work or retired from AT&T!

Personalized service. Community involvement. Big bank benefits.

Patelco has been in business for over 78 years, and with more than \$4 billion in assets and 280,000 members nationwide, today we are among the largest credit unions in the nation. As a federally insured, not-for-profit, full-service financial institution, we're dedicated to helping our members and our communities prosper through volunteer initiatives, as well as personalized service that focuses on transparency, simplicity, and trust. We offer all the benefits of a big bank, right alongside the personalized, cost-saving services of a credit union – Our goal is to help you reach your financial goals safely and affordably. Patelco allows you easy access to your accounts with:

- 30,000+ free ATMs nationwide including those at 7-Eleven and Costco stores
- 36 Patelco branches
- 5,000+ shared branches nationwide
- Online and Mobile Banking

All product/service offers, conditions, and approvals are subject to the same guidelines found in the Patelco Member Handbook and Master Account Disclosure, and may change at any time without notice.

1. APR (Annual Percentage Rate). Auto rates as low as 1.99% APR (floor rate) effective 12/1/2015 subject to change without notice. Patelco offers a range of base rates and discounts that depend on factors such as credit history, loan term, purchase channel, Patelco account and loan balances, program designation, and vehicle age. Actual rates are disclosed to approved applicants in writing prior to loan consummation and may be as high as 12.49% APR. Regardless of discount qualifications, no approved applicant's rate will be lower than the then-current floor rate. To learn more about rates, terms and available discounts, call **800.358.8228**, visit patelco.org, or visit any Patelco branch. Loan payment example: \$17.06 per month for each \$1,000 borrowed at 1.99% APR for 60 months.
2. California properties originated and serviced by Patelco, NMLS ID #506373. Non-California properties and FHA/VA mortgages are provided by Freedom Mortgage Corporation (NMLS ID: 2767) through a partnership with Patelco Credit Union. Does not apply to equity loan products. Limited to current employees and retirees of AT&T. Subject to underwriting approval. Offer subject to change without notice.
3. Checking bonus available for new checking accounts only. Bonus offer available for one checking account per individual. \$100 bonus will be credited to your account after 90 days of opening a new checking account and starting direct deposit of \$100 or more per month and eStatements. Bonus subject to 1099 IRS reporting. Limit one (1) account bonus per AT&T Advantage member. All Patelco memberships require a savings account to be opened.
4. The UChoose Points® Rewards program allows you to earn 1 point for every \$1 you spend using a Patelco Visa Gold Credit Card and 1 point for every \$2 you spend with a Patelco Visa Debit Card. Each card is offered separately and on approved credit only. Qualifying purchases must be signature-based, Internet, or phone transactions. No ATM, POS, or cash advances will qualify for points, nor will casino cash, Western Union, or money order purchases. Fee for non-AT&T Advantage Members is \$25 annually.
5. 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. Patelco Credit Union has contracted with CFS to make non-deposit investment products and services available to credit union members.