



\$100 Graduate Program
= Smart Grad

This is graduation season and a reminder that we continue our Graduate Award Program by offering \$100 award deposits to graduates of high schools, community colleges and universities. This is a special promotion available to families and friends of existing POLAM Members.* But that's not all, student checking accounts are now free of the \$5 monthly service fee.** That's an additional annual savings worth \$60. We do this to acknowledge the students' achievement and introduce graduates to the benefits of being a member of our credit union. At the same time, this is an opportunity for your grad to see why their financially savvy parents bank with a credit union as opposed to the big bank around the corner.

Banks operate for profit, and to them another client is just that, more profit. On the other hand, credit unions are not for profit and operate for the benefits of their members. At POLAM, any profit made after operating expenses is returned to members in the form of lower loan rates, higher deposit rates, and fewer and lower fees. You also get access to the same services offered at big banks. Some of which include nearly 30,000 CO-OP ATMs and over 5,000 Shared Branches nationwide.

Free Online and Mobile access with check deposits from your phone or tablet is also available. And that's just the beginning, by becoming a member of our credit union you also help support our Polish-American community in Los Angeles as a whole.

This is a limited time offer, so don't wait to show your grads the smart way to operate their money. For more info call (800) 404-5137 or visit www.polam.org

Terms and Conditions

* To qualify, a student must present a copy of their current year graduation diploma at account opening and POLAM will make the initial deposit of \$100 by the 15th of next month following the account opening. The \$100 Award must remain in the account for a year and the account must remain in good standing. Limited time offer only. Expires October 15, 2016. **POLAM will also waive monthly checking account service fees for up to 4 years for full time students, proof of enrollment required. Not valid with any other offer. POLAM member who closed an account within 180 days of the promotion start date will not be eligible for a promotional offer. A Joint Savings Account Owner age 18 or older is required for Members under 16. For a checking account and debit card all parties on the account must be 17 or older. The incentive will be a taxable dividend on the appropriate 1099 IRS Form we will send to you in January the following year. Payment of taxes on incentive will be the responsibility of the recipient. Offer is non-transferable and subject to change. Other restrictions may apply. For more information call (800) 404 – 5137 or visit www.polam.org



LOANS

Loans

Graduate Award Program

Mortgage Loans

Auto Loans
