

Penn State Federal
Credit Union
814-933-1668

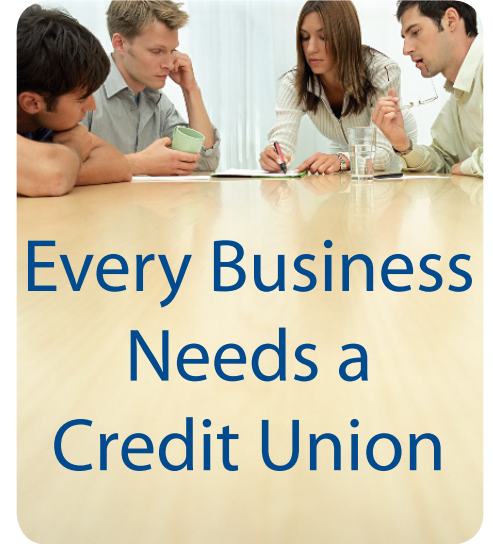
Online
www.PennStateFederal.com

Locations:

123 Amberleigh Lane
Bellefonte, PA

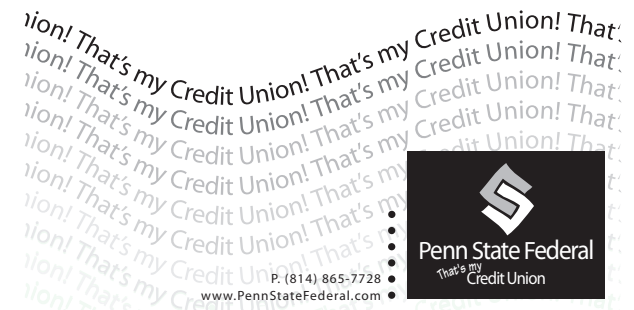
1937 N. Atherton Street
State College, PA

102 HUB Robeson Center
University Park, PA



Benefits, Benefits, Benefits...

Credit Union service is one of the most popular "fringe" benefits companies can offer. We are a not-for-profit financial cooperative OWNED by our members.



Every Business Needs a...

No Cost to the Employer...

There are no sign up fees to offer this benefit to your employees. Your company will have a dedicated liaison to customize a benefit plan for your staff.

Products and Services your employees will enjoy...

- Competitive savings, loan and mortgage rates
- Kid's and Teen Clubs
- Lower fees on accounts and loans
- Freedom checking account
- Free on-line access 24/7
- Free e-statements
- No annual fee Visa® card
- Access to a nationwide ATM network
- Free financial education
- Latest security technology
- Business deposit accounts
- Business Visa and loans
- Friendly service!

Other Services we'll provide...

- New Employee orientations
- Educational seminars/Lunch-n-Learns
- Posters and payroll inserts
- Break room visits
- Health and benefits fairs

We will customize a program that fits your company's needs.

Credit Union

Our Mission:

● **Penn State**
● **Federal Credit Union**
● **where:**

...members help members everyday...

...in the ordinary and extraordinary moments of their lives...

Ready to come
join us?

● There is no obligation to open any accounts and as an employer you are not liable for any products or services supplied by Penn State Federal.

● If you're Interested in talking to someone about offering Penn State Federal Credit Union services to your employees, call 933-1668 or get the process started on-line at:

● www.PennStateFederal.com/CompanyPartners/

● Then click [apply now](#).

Answers to questions about Credit Unions

What is a Credit Union?

A Credit Union is a cooperative financial institution that is owned and operated for the sole purpose to promote thrift, offer credit at a competitive rate and provide financial services to its members.

How are Credit Unions run?

- Each Credit Union is democratically controlled, and run by an unpaid Board of Directors, elected by the members who belong to the Credit Union. The directors are members, too. The day-to-day managers of Credit Unions, and the staff that serve the members, are paid, expert professionals in the financial services field.

Who owns the Credit Union?

- Credit Unions are owned by their members. Everyone who deposits money in the Credit Union joins the cooperative and becomes a member- and an owner.

Where do profits go?

- The profits from a Credit Union go back to its members. They may be paid out as dividends, lower loan rates, or in free or low-cost services. Credit Unions are "not-for-profit" financial institutions. That doesn't mean they don't make money, it does mean they distribute the wealth back to their members rather than to outside stockholders.