



PREMIER BANKING

**financial solutions
that are all about u**



ready to **elevate** your financial experience?

Your UFCU Premier Banking Services team delivers tailored benefits and personalized support as part of our commitment to your financial journey.

simplify your banking

Your dedicated Premier Banker is your go-to for all UFCU products and services.

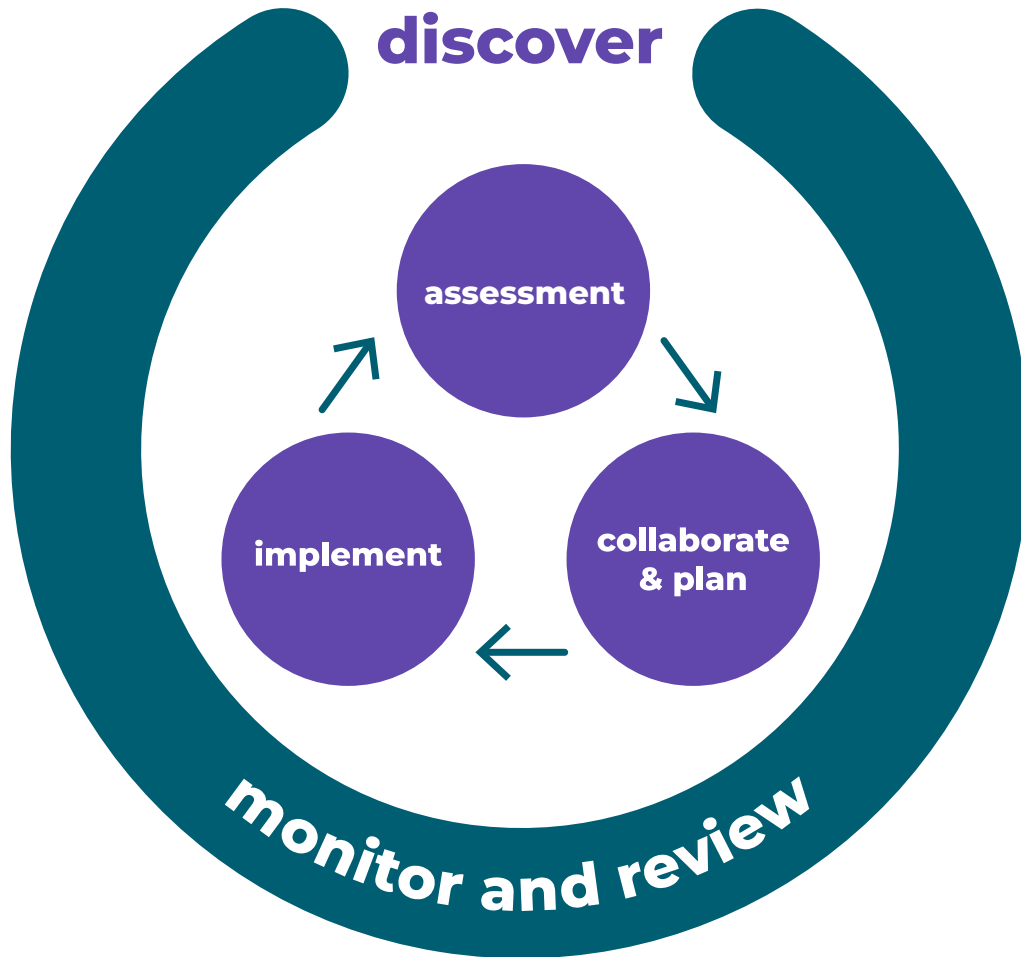
get expert lending support

Your experienced lending team is ready to help with personalized advice.



plan for every life stage

Your UFCU Investment Services Financial Advisor* will help you craft a strategy and assist you through life's changes — even when markets fluctuate.



a **personalized** approach

We begin by listening — so we can understand your goals and the values that drive them. Here's how we'll work together:

discover and assessment

We identify your priorities and the gap between where you are and where you want to be.

implement

We craft a tailored service experience to help you enhance your lifestyle, grow your wealth, and pursue your goals.

collaborate and plan

Your dedicated premier banker will partner with other UFCU specialists to coordinate your overall financial journey.

monitor and review

Through regular check-ins, we track progress, offer guidance, and adjust your plan as your needs evolve.



get advice for **every** stage of life

early career &
wealth accumulation

family & lifestyle milestones

career growth & business ventures

midlife planning &
wealth preservation

retirement & lifestyle transitions

estate & legacy planning

unexpected life events





elevated banking for a sophisticated lifestyle

Your Premier Banker is here to simplify your financial journey. We understand your passion and drive for success. With the right tools, expert guidance, and a personalized approach, we'll help you make informed decisions to reach the next level of financial achievement.

From personalized planning to tailored investment opportunities, our services are designed to support your financial journey — at every step, every life stage, and in every pursuit that helps you uplift your community.

invest in life goals

Strategic asset allocation, disciplined rebalancing, and expert manager selection.

protect your assets

Maximize wealth with tax-advantaged strategies and estate liquidity solutions.¹

manage liabilities

Flexible lending for cash flow, real estate, and luxury purchases.

plan for retirement

Personalized IRA distribution strategies and beneficiary planning.

navigate stock options

Guidance on complex holdings, tax implications, and equity decisions.

business succession

Ensure a smooth transition with expert valuation and tax-efficient planning.

power of attorney

Formalize authority and educate designees on their responsibilities.

strategic gifting

Support legacy goals through trusts, estate planning, and charitable giving.

asset titling

Optimize tax benefits through proper asset structuring.

trustee guidance

Appoint trusted representatives and navigate sensitive family dynamics.

end-of-life distribution

Define your legacy and minimize tax impact.



premier banking, tailored to u

As a UFCU Premier Banking Member, you'll enjoy all the perks of Plus Checking² — and more. Every interaction is designed to be simple, rewarding, and cost-effective. Just maintain a combined deposit balance of \$10,000 or \$4,000 in monthly direct deposits to waive the \$10 monthly service fee.

access and convenience

- Worldwide Allpoint® ATMs
- Reimbursed international transaction fees
- Free incoming wire transfers

benefits and services

- Preferred interest rates on Plus Checking
- Vehicle loans³
- Mortgage fee credits⁴
- Higher bonus offers on select new UFCU Rewards
- Certificates of Deposit
- Personal Loans & Lines of Credit⁵
- Home Equity and Working Capital Loans⁶
- Premium Business Accounts

priority service

- Access to a dedicated Premier Banker
- Waived annual account fees
- Access to securities-based lending



Ready to unlock tailored financial solutions? Contact your [Premier Banker](#) today to learn more about UFCU's Premier Banking Services.

[Explore Our Offerings](#) and take the first step toward a more sophisticated banking experience.

¹UFCU does not provide tax or legal advice. For such guidance, please consult a tax and/or legal advisor.

²Must meet eligibility requirements. Certain restrictions apply. Program subject to change without notice. Visit [UFCU.org/PlusChecking](https://ufcu.org/PlusChecking) to see full terms and conditions. \$1 minimum balance to earn dividends. Fees could reduce earnings.

³Vehicle Loans subject to credit eligibility. Certain restrictions apply. A Plus Checking account can get you a 0.25% rate discount on your next UFCU auto loan. Subject to eligibility and credit approval. Plus Checking does not guarantee loan approval and vice versa.

⁴Mortgage Fee Credit. A Plus Checking account can receive a \$200 credit after funding a mortgage with UFCU. The credit will be applied as a deposit transaction to your Plus Checking within 60 days after loan funding. To receive the mortgage credit, the following apply:

- A Plus Checking share must be open on the same account (i.e., the same UFCU share account number) in which the mortgage resides.
- The credit can only be issued on qualifying Mortgage types funded after 12:00 AM on October 1, 2024.
- Qualifying Mortgage types include first-lien residential mortgages to purchase a Primary home, Secondary home, Investment property, or Parcel of land. Other mortgage types do not qualify, such as (but not limited to) Commercial real estate loans, refinance loans, home equity loans, second-lien loans, construction loans, or home improvement loans.
- The credit will be issued within 60 days of funding the loan. If a Plus Checking share doesn't exist (has been closed, charged off, or converted to a different checking share type), the credit will not be issued. The credit cannot be issued on another checking share type.
- The Member must qualify for the Mortgage loan to receive the credit.
- In accordance with IRS tax regulations, this credit is considered a dividend and will be reported as taxable income on your tax documents. If your account is configured to not receive dividends, that account is not eligible for this credit.

⁵Subject to credit eligibility. Certain restrictions apply. Rates subject to change.

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Federally insured by NCUA

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Not Insured by NCUA or Any Other Government Agency	Not Credit Union Guaranteed	Not Credit Union Deposits or Obligations	May Lose Value
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Your Credit Union provides referrals to financial professionals of LPL Financial LLC ("LPL") pursuant to an agreement that allows LPL to pay the Financial Institution for these referrals. This creates an incentive for the Financial Institution to make these referrals, resulting in a conflict of interest. The Financial Institution is not a current client of LPL for advisory services. Please visit <https://www.lpl.com/disclosures/is-lpl-relationship-disclosure.html> for more detailed information.

