



**Providing Financial Solutions
To Take Care of Our Own!**
Since 1953!

You are invited to join The Police Credit Union of California. Regardless if you are sworn, unsworn, part-time, volunteers, or retired, we welcome you to be part of our 70-year strong credit union proudly serving over 43,000 members!

Exclusive Benefits for Sworn Officers

- End of Watch Debt Forgiveness Benefit
- 10-Eight Loan
- H.E.R.O. Mortgage Loan

Popular Member Benefit!

Living Trust & Estate Planning

Avoids Probate

Our members get a complimentary consultation

Consumer/ Real Estate Loans

- Visa Platinum Card
- Mortgage Purchase or Refinance
- Personal, Auto, RV, SUV, First Time Home Buyer, Home Equity Loans & More

Checking & Savings

- Free Checking (no monthly fees)
- 30k free ATMS
- Monthly ATM rebates
- CDs, Money Markets and More!

Investment Services

- Retirement Planning
- Investment Management
- Life Insurance
- 401k Rollovers and More!

Banking with us is EASY!

- Digital Banking
- Physical & Virtual Branch
- Online Budgeting Tools
- Mobile Deposit/Wallet and More!



JOIN TODAY!

Frequently Asked Questions

- 1. I'm not sworn, can I join?**
Absolutely, all staff of law enforcement agencies can join us. You can even invite your friends & family to join! Just have them select "ACC" option when joining online in the eligibility section.
- 2. I already have a financial Institution. Why should I join?**
We offer so many member benefits and services that your current institution may not. Add us to your wallet and let us enhance your current banking needs. Please visit www.thepolicecu.org to learn more about all we have to offer!
- 3. I live far from one of your branches, how can I make it work?**
We serve the entire state of California through online banking and our mobile app. Our members love our contact center and now, with our virtual branch you can schedule an appointment with a banker that is convenient for you instead of going into a physical branch.

Leila Perreras
Bay Area Region
ext. 1336

Darlene Hong
SoCal / Central Valley & Upper NorCal
ext. 1337

800.222.1391
www.thepolicecu.org

MDTeam@thepolicecu.org

Am I eligible to join The Police Credit Union?

Yes, eligibility is open to all active and retired employees, volunteers, reserve officers of your agency and family members.

Are there any fees to be a member of The Police Credit Union?

There are no membership fees or annual fees.

Are you federally insured like the banks?

Yes, we are federally insured by the NCUA. Banks are insured by FDIC.

How many branches do you have?

We have 5 branches in the Bay Area.

Do you offer online appointments and chat options?

Yes, we offer a Virtual Branch option that is available for you to perform most of the transactions that you can do at a physical branch.

I know you are Bay Area based. How can I access my money?

We are part of the credit union network with over 30,000 ATM machines ([*https://www.co-opfs.org/Shared-Branches-ATMs](https://www.co-opfs.org/Shared-Branches-ATMs)) where you can access cash at no fees. Setup an automatic recurring amount into the checking and we will rebate you up to \$3 per transaction up to 10 a month on machines that charge you a fee!

How much cash can I withdraw from my Checking each day?

\$1,000 limit per day. While some machines have a limit of \$500 cash, you can access another institution machine for the additional amounts.

Do I have to provide my full paycheck or can I schedule a fixed amount to deposit?

You have a choice of doing a direct deposit which is your full paycheck which will be in your account the day before or a recurring deposit of any amount from your pay or from your banking institution. Having a recurring deposit keeps your account active and allows you to save automatically.

If I apply for a loan do I need to go to a branch?

You can apply for a loan from the comfort of your own home or remotely on your phone. We have an online application that is easy to use. Interviews are handled via phone, video chat and email. Signing of the documents are done electronically and for mortgages, notary services are utilized to complete the process. Visit www.thepolicecu.org and select "Accounts & Services" to get more info on our loans.

What are your contact center hours?

Monday through Friday 7am-7pm and on Saturdays from 9am-3pm. There is also an after hours support line as well. We're always eager to answer your questions and learn how we can better serve you. You can reach us at 800.222.1391.

Do you offer Certificate of Deposits, Monet Market?

Yes, we have very attractive CD rates, Special CDs, IRAs, ect. Additionally we provide Investment and Retirement Planning services.

Are there discounts on services?

Yes, we offer discounts with our partner groups such as: amusement parks, Turbo Tax, Enterprise, Homeowners/Auto Insurance, Relator Network, Estate Planning Living Trust Services, Entertainment, Attractions and much more!

