

Take control of your finances with the Credit Union

BCU.org/CVSHealth

Consumer Loans



Auto Loans

- **Auto Loans** - Finance or refinance your vehicle at a low rate with flexible repayment options.
- **Auto Buying Service** - Take advantage of pre-negotiated pricing for a stress-free buying experience.
- **RV and Boat Loans**



Credit Card

- **Cash Rewards¹** - Earn unlimited 1.5% cash back on every purchase.
- **Travel Rewards²** - Earn 2 points for every dollar in purchases.
- **Launch Credit Card** - Establish or rebuild credit.
- **Simply VISA** - Enjoy streamlined convenience and savings with a low rate.



Home Loans

- **First-Time Buyer** - Flexible financing options including FHA Loans.
- **HomeAdvantage[®]** - Use an agent through the HomeAdvantage[®] program to earn a cash reward.
- **Home Equity**



Student Loans

- **Student Loans** - Undergraduate Student loans. Refinance Federal and Private loans.



Personal Loans

- **Deposit Secured / Lines of Credit**
- **Unsecured, fixed rate, fixed term loans to meet every borrowing need.**

Financial Well-Being



Life. Money. You.[®]

- **Live Webinars**
- **On-demand Content** - Personalized assessments, games, videos and podcasts.
- **Budgeting Tools** - Interactive website and downloadable worksheets to plan/track your income and expenses.



Certified Financial Coaches

- Free access to a coach for one-on-one actionable advice anytime.



Your Free Credit Score

- Free access to your credit score with personalized analysis and credit protection alerts.

Members
save an average
of **\$373**
annually³

See reverse side for more money-saving options!

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Visit [BCU.org/CVSHealth](https://www.bcu.org/CVSHealth) to learn more. Try out our **Member Value Calculator** to see how much you can save!

Remote Account Access



Digital Banking

- **24/7 Digital access at BCU.org**
- **Mobile App** - Available for download at the App and Google Play stores.
- **Bill Pay**
- **Deposit Anywhere** - Make anytime/anywhere deposits using your mobile device.
- **Digital Wallet Access** - Add debit and credit cards to digital wallets like Apple Pay and Samsung Pay.



Branch & ATMs

- Access to 46 Credit Union Branches and nearly 100,000 in-network ATMs

Deposit Products



Checking

- **PowerPlus™ Checking** - Our most popular and rewarding checking account! Access your funds with a Visa® debit card.
- **Direct Deposit** - Get your paycheck up to two days early⁴ when you set up direct deposit.



Savings

- **Regular Savings**
- **Rainy Day Savings** - Prepare for unplanned expenses with automatic monthly savings.
- **Money Market**
- **Certificates**

Business Banking



- **Business Bank Accounts** - Checking, Money Market and Certificates.
- **Business Loans** - Vehicles, Business Term, Lines of Credit and Real Estate loans.
- **Investment Brokerage Services**
- **Visa® Business Credit Card**



Planning & Wealth Management

- **Investment Brokerage Services**
- **Retirement Planning**
- **401K Rollover Review**

1. Rebates are automatically earned by making eligible purchases with your Cash Rewards Visa card. Each eligible purchase made by you, or someone you authorize, will earn a cash rebate of 1.5% on net purchases (purchases less credits, returns and adjustments). Cash advances, balance transfers, and checks used to access your account are not considered purchases and will not earn rewards.

2. Earn 2 points per dollar on all net qualifying purchase transactions (purchases less credits, returns and adjustments). Cash advances, balance transfers, and checks used to access your account are not considered purchases and will not earn rewards.

3. Average Credit Union member savings of \$373 is based on an internal study performed 10/2/2023. Overall average savings based on average member savings with the following accounts: PowerPlus™ Checking - \$143, Credit Card - \$38, Auto Loan - \$72, Personal Loan - \$78, Home Advantage - \$23. Comparisons made between BCU and industry averages from Bloomberg, Bankrate®, and internal studies.

4. Direct deposit allows you to receive payroll and other electronic deposits up to two days ahead of your scheduled payday. It's important to note, funds are not AVAILABLE for you to spend until they are reflected in the AVAILABLE BALANCE. Please be sure to confirm available funds in your account before withdrawing against this deposit. While BCU will try wherever possible to advance payroll direct deposits by up to 2 days, availability of funds ahead of the original scheduled pay date is not guaranteed. You should not rely on direct deposit to satisfy the needs of scheduled bill or loan payments, or any other date-sensitive financial obligations. Should you withdraw against funds not yet available, please note that non-sufficient funds and overdraft charges may occur. Please refer to the Consumer Member Service Agreement for a list of account fees and complete product details.