Just For You.

When you partner with Kinecta, your employees enjoy valuable benefits and enhanced financial wellness – at *no cost* to your company.

We offer all the products and services of a big bank and top-notching digital banking, but with way better service, so we're a great choice for all employees at every stage of life – from entry-level staff to corporate executives. But what really sets us apart is how we partner with employers to provide special deals, programs and promotions specifically tailored for your employees' needs.

Enjoy These Perks.

When your employees become a member of Kinecta, they unlock these partner benefits:

- ✓ Paycheck deposited up to two days early
- ✓ Access to 85,000+ surcharge-free ATMs
- ✓ Free monthly credit score
- ✓ Financial education workshops
- ✓ Payday advance loan up to monthly payroll deposits, 2% interest rate, 6–12 months for repayment[1]
- ✓ Credit builder credit card guaranteed approved (up to $1,000)[2]
- ✓ No-fee NSF/overdraft (1/month, up to $25 value)[3]
- ✓ New $250 checking account bonus / Savings Starter[4]
- ✓ Student computer loan $1,500 / 0% APR / 12 months[5]
- ✓ 1% rate discount on loan for debt consolidation[6]
- ✓ College Saver Account (a share certificate to help students & their families plan & save for college expenses)[7]
- ✓ $50 match for all employees' children under 1-year old[8]
- ✓ Wealth management & insurance services
- ✓ No minimum balance requirement, including interest-bearing checking[9]
- ✓ Double points on credit card rewards in 2022[10]
- ✓ Mortgage administration fee waiver ($950 value)[11]
- ✓ Comprehensive financial plan ($1,500 value)
- ✓ Insurance policy incentive ($25 per new policy up to $100)[12]
- ✓ Choice of free monthly: cashier's check ($6 value), OR notary service ($10 value), OR wire transfer (up to $55 value)[13]

Let's Connect!

We're always here to provide more information and answer any questions.

Kinecta Federal Credit Union

El Segundo Offices

Joseph Palma 310-643-4802

Erick Cano 310-643-3529

Why Kinecta?

We're member-owned, so we focus on you – not *Wall Street*. We offer a full range of banking and lending services with a handy mobile app and surcharge-free ATMs nationwide. And our rates are better than at the big banks.

Join Us Today!

Becoming a member only takes a few minutes.
Scan this code or visit **kinecta.org**.

kinecta®
banking done different

800.854.9846 | kinecta.org

kinecta
banking done different

Applicant must be an employee of an approved Select Employer Group partner at the time of application to receive these offers. All new account applicants are verified through ChexSystems. All offers subject to change. Membership requirements apply.

1 Payday advance. Rates, loan amounts, and terms are based on standard underwriting factors. Installment periods vary. Rates are subject to change. The amount of the loan is limited to the amount of funds direct deposited into the share account monthly.

2 Credit card guarantee. Credit report is not pulled for this product. "No questions asked" credit card. Maximum loan amount is $1,000.

3 Eligible fees include Non-Sufficient Funds (NSF) ($25), Savings Overdraft Protection ($4), and Line of Credit Overdraft Protection ($2). Upon request, choice of one fee reversed.

4 Kinecta will deposit $5 into savings account and $1 into checking account to fulfill minimum deposit balance requirements for new Select Employer Group members and if direct deposit is received within 60 days of account opening and all accounts are in good standing, $250 will be deposited into the checking account on or before 75 days of account opening with direct deposits totaling at least $500 or $250 for age <26. Limit one offer per applicant and offer is not transferrable.

The APY (Annual Percentage Yield) for Share Savings Account is 0.05%. The APY for Checking Plus accounts is: $0–$4,999= 0.10%; $5,000–$9,999 = 0.10%; $10,000–$24,999 = 0.10%.

$25,000–$49,999 = 0.15%; $50,000–$99,999= 0.25%; $100,000 and above = 0.25%. Rates are accurate as of 12/01/2021. Rates are variable and is subject to change after account is opened. Fees may reduce earnings.

5 Student computer loan. Credit report is not pulled for this product. "No Questions Asked" personal loan. Maximum loan amount is $1,500.

6 Debt consolidation. Discounted rate is permanent, regardless of a separation of employment. Subject to credit approval. Rates, loan amounts, and terms are based on standard underwriting factors and are subject to change

7 College Saver Share Account. Available only to members under the age of eighteen (18). The dividend rate and annual percentage yield may change monthly. Dividend rate will be the same as paid on a two (2) year regular term share certificate (rate in effect on the last day of the previous month) if account balance is below $4,000 or account is less than four (4) years old on the date of the rate change. If the account balance is at least $4,000 and has been opened for at least four (4) years on the date rates change, the rate will be the two (2) year regular term share certificate account rate plus ten (10) basis points (0.10%) effective the last day of the previous month.

8 $50 match. The account required a minimum opening deposit of $100. The $50 bonus will be deposited on the same day of the account being opened.

9 Checking Plus. No monthly service fee in any month with direct deposits totaling at least $500 or $250 for age <26.

10 Double Points: Earn 6% on gas (up to $6,000 in annual purchases) and 4% on groceries (up to $6,000 in annual purchases). Earn 2% on all other eligible net purchases. "Net purchases" means qualifying purchases less credits, returns, and adjustments in 2022.

11 Mortgage loans. Subject to credit approval. Rates, loan amounts, and terms are based on standard underwriting factors and are subject to change.

12 Switching bonus of $25 per policy up to four (4) policies for a total of $100 maximum. Insurance products are offered through Kinecta Financial & Insurance Services, LLC., subsidiary of Kinecta Federal Credit Union. California Insurance License #0E24631. Insurance products: 1) are not NCUSIF insured; 2) are not obligations of or guaranteed by the Credit Union or any affiliated entities; 3) involve investment risk, including possible loss of value. Insurance products not available in all states.

13 Applies to services obtained at Kinecta only.

Securities and advisory services are offered through LPL Financial (LPL), a registered investment advisor and broker/dealer (member FINRA/SIPC). Insurance products are offered through LPL or its licensed affiliates. Kinecta Federal Credit Union and Kinecta Wealth Management are not registered as a broker/dealer or investment advisor. Registered representatives of LPL offer products and services using the name Kinecta Wealth Management and are employees of Kinecta Federal Credit Union. These products and services are being offered through LPL or its affiliates, which are separate entities from and not affiliates of Kinecta Federal Credit Union or Kinecta Wealth Management. Securities and insurance offered through LPL, or its affiliates are:

Not Insured by NCUA or Any Other Government Agency | **Not Credit Union Guaranteed** | **Not Credit Union Deposits or Obligation** | **May Lose Value**

<code/date>

EQUAL HOUSING LENDER

NCUA