



CU at Work Program



**Benefits of Membership
Overview**

**Financial
Fitness Day**

**Lunch 'n Learn
Seminars**

“CU at Work” Program

Empower Federal Credit Union® is committed to providing service to our member companies and their employees on their terms. Our relationship with your company and employees is important to us.

Our “CU at Work” program offers your employees the opportunity to:

- Become a member (open accounts)
- Review their credit report
- Apply for a loan
- Review insurance needs
- Attend educational financial seminars
- All of this without having to leave the workplace; we come to you.

There are three segments to “CU at Work”

- Benefits of Membership Overview
- Financial Fitness Day
- Lunch ‘n Learn Seminars

Benefits of Membership Overview

This is a presentation that covers the basics of becoming a credit union member. The program is most beneficial at staff orientations and full staff meetings. Topics covered are: what is a credit union, how do we set ourselves apart, and an overview of our products and services.

Financial Fitness Day

Member companies are able to invite credit union professionals into their workplace to offer a variety of services. Your staff will be able to:

- Become a member of the credit union (open accounts)
- Have our Business Development Officer coordinate with a loan or insurance representative.

Schedule your Financial Fitness Day by contacting your Empower Business Development Officer. We will provide you with materials to post/email, informing your team of the advantages of the Credit Union and all we have to offer.

Lunch ‘n Learn Seminars

We recognize education is key to making quality financial decisions. Our Lunch ‘n Learn Seminars provide information regarding a variety of topics to assist you in making these important decisions.

Empower Federal Credit Union sponsors all Lunch ‘n Learn seminars. We will provide food for the participants and a presenter will conduct an on-site seminar on the topic of your choice. (We’re also available mornings and evenings.)

Credit Union membership is not required to attend. Empower is dedicated to providing financial education to our members and non-members alike.

Organizing your Lunch ‘n Learn

It’s simple -

- Select a topic and time (Generally 45-60 minutes)
- We will provide posters, paycheck stuffers and/or PDF file to assist you in notifying your attendees.
- You keep track of how many will be attending and a Business Development Officer will contact you 2 days before the scheduled session to get the attendance count. (Minimum of 10 people must be attending)
- You provide a room for the Lunch ‘n Learn to be held.
- Sit back, bring your appetite for knowledge (and fantastic food) and enjoy the Empower Experience!

Financial education is a life-long experience.

Please take a moment to review the Lunch 'n Learn Topics available.

Benefits of Membership - Overview

- Eligibility
- Products & Services

Personal Finances

Build a Basic Budget - The 5 Step Spending Plan

- Identify spending leaks
- Track spending, find ways to save
- Set short and long term financial goals
- Audit progress, revise goals

Get it Together - Organize Your Financial Records

- Benefits of getting organized
- How to develop efficient bill-pay system
- What records to keep, where, and how long?
- How to take a home inventory
- What to have handy in case of a natural disaster

CreditAbility - Build a Strong Credit History

- Significance of credit report and score
- How to establish credit if you don't have any
- How to rebuild a good credit history
- Tips for using credit wisely
- Pitfalls that cost you plenty
- Your rights and responsibilities

Power Over Debt

- Advantages and disadvantages of credit
- Warning signs that you have too much debt
- How to improve your credit report and score

Identity Theft - Who's Got Your Number?

- What is identity theft?
- How crooks get your personal information
- When you have to give your SSN, and when you don't
- How to minimize risk of ID theft - online and offline
- Warning signs that you may be a victim
- What to do if you are a victim and where to go for help

How to Lower your Insurance Premiums

- How auto and homeowner policies are rated
- Auto and homeowner policy discounts
- Shopping wisely for insurance
- Claim management

Home Buyer Workshops

- Getting pre-qualified or approved
- Financing options
- Obtaining grants
- First Home Clubsm
- Appraisal and inspection
- Escrow accounts
- The role of attorneys

Asset Protection

Protecting Your Assets from Nursing Home Costs

- Qualifying for Medicaid nursing home benefits
- Protecting your spouse from impoverishment
- Preserving assets for your children or heirs

Wills - "What Everyone Wants to Know"

- The benefits of having a will
- Debt responsibility
- Understanding Probate and how to avoid
- Providing for your loved ones
- Benefits of a trust

Investments*

Retirement

Choose one of the following:

- Traditional vs Roth IRA
- Strategies for success in retirement
- Income Planning
- Social Security - Basic
- Social Security - Medicare

Investment Basics

Life Insurance Basics

Estate Planning

- Ensure assets reach intended beneficiaries
- Potentially reduce taxes
- Avoid potential delay and expense of probate

* Non-deposit investment products and services are offered through CUSO Financial Services, L.P. ("CFS"), a registered broker-dealer (Member FINRA/SIPC) and SEC Registered Investment Advisor. Products offered through CFS: **are not NCUA/NCUSIF or otherwise federally insured, are not guarantees or obligations of the credit union, and may involve investment risk including possible loss of principal.** Investment Representatives are registered through CFS. The Credit Union has contracted with CFS to make non-deposit investment products and services available to credit union members.



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