



**credit
human**
A Federal Credit Union

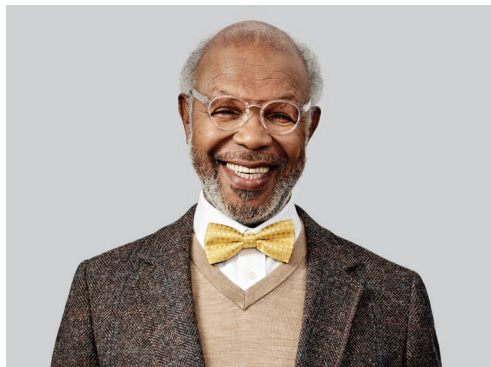
**It pays to support your
employees. We can help.**

Why Credit Human?

Financial stress of employees could cost employers around \$250B in lost wages annually.* We work to reduce that stress, improve their financial health and help your bottom line.

As a not-for-profit financial institution, we're a credit union that can focus on purpose above profit. With membership comes access to great rates, sensible products and services and an organization that supports the financial health of your employees and organization.

Since our founding in 1935, we've understood that people want—and deserve—sensible conversations about their financial health, as well as simple tools to help them plan, save, spend and borrow responsibly. So we live our mission every day, helping our members make financial decisions that allow them to feel secure today while planning for tomorrow.



*Mercer. Inside Employees' Minds. September 2017.



What We Do

- Offer your employees convenient, individualized financial guidance
- Create financial plans to improve your employees' financial health
- Provide a not-for-profit financial partner

What We DON'T Do

- Create more work on your end
- Mandate that you or any of your employees join
- Require money from your organization

The Credit Human Difference

FINANCIAL HEALTH

Financial stress affects virtually everyone in your organization at some point in their lives. We give them the tools, guidance and resources to increase their financial slack and improve their financial health.

YOUR ORGANIZATION

We want to partner with you because we believe the financial health of your employees is important to the health of your business. When they feel better about their financial health, they feel better about their job—improving employee morale, retention and your bottom line.

OUR FINANCIAL HEALTH CENTERS

We offer personalized financial tools, services and guidance at our Financial Health Centers. It's where our team is able to spend more time with members learning about their financial realities and discussing new ways to keep them on a sound financial footing. Learn more about Financial Health Centers at CreditHuman.com/FHC.

FINANCIAL SLACK

When you subtract life's expenses from the money you make, what's left over is your financial slack. Having enough slack means you can pay for unexpected expenses and enjoy life without the constant stress. We strive to help people build more slack.

The math of financial slack is straightforward—but living it can be hard. We can help.

Understanding Financial Health

Your employees' financial health has a direct impact on their wellness and productivity. When they improve their financial health, they improve their happiness and their work output.

Financial issues cause employees to be distracted and less productive during work hours

- Employees tending to their personal finances on the job could cost employers \$7,000 per employee every year¹
- 50% say they spend 3 or more work hours each week thinking about or dealing with personal finance issues²

Financial problems cause employees to be stressed, putting their health at risk

- 85% of Americans feel financial anxiety. Of those, 67% say it is negatively impacting their health³

Financial instability increases employee absenteeism

- Roughly 20% of employees admitted they had skipped work in the past year to deal with a financial problem, yet only 50% of employers offer financial education or resources⁴

Financial stress is a universal problem

- Over one-third of employees that make more than \$60,000 per year are considered to be struggling financially, and 13% of those who are struggling make more than \$100,000⁵

1 CFSI. Employee Financial Health Report. May 2017.

2 PricewaterhouseCoopers LLP. Financial Stress and the Bottom Line Report. September 2017.

3 Northwestern Mutual. Planning and Progress Study. 2016.

4 Consumer Financial Protection Bureau. Financial Wellness at Work Report. August 2014.

5 CFSI. Employee Financial Health Report. May 2017.

Organizations We Serve

We partner with businesses, nonprofits, organizations and associations in the communities we serve.

At Credit Human, we understand that financial stress affects members of all kinds of organizations - big and small. When we can partner with more organizations like these, we can help more people reduce their financial stress, increase their financial slack and improve their financial health.

This ultimately helps more than just organizations—it benefits families and communities. Because when people are financially healthy, they're able to have a more positive impact on everyone around them.



Let's talk about how we can improve the financial health of your organization's members.

Select Group Benefits

At Credit Human, everything we do is in the best interest of our members. By offering access to our tools and guidance, you send your employees or members the same message—you're looking out for them.

When you become a Select Group with Credit Human, you get a partner that works in the interest of your organization at no cost to you. We'll provide a dedicated account manager who will work directly with you to determine how to best meet the financial needs of your organizations' employees or members. We start with a financial health assessment of your organizations' employees or members by asking them to take a quick, 2-minute quiz. Then we will regularly provide financial health content to share with your employees or members. We even provide onsite financial health seminars and interactive workshops.

Seminars and Workshops

- **Introduction to Financial Health:** Introduces attendees to the concept of financial stress and how to improve financial health
- **Planning for Financial Health:** Encourages attendees to set planning goals
- **Spending Plan Workshop:** Guides attendees through creating a savings plan and how to track it
- **Planning to Save & Spend:** Illustrates behaviors that block savings plans and highlights differences in spending tactics.
- **Thoughtful Spending & Understanding Debt:** Helps attendees determine the effects of spending now versus later
- **Understanding & Building Credit:** Provides overview of credit systems
- **Home Buying:** An introduction to home ownership
- **Rebuild Your Credit Score:** Learn how to manage your credit wisely and improve your credit score

We're adding more all the time as we understand the needs of your employees and members.

Products and Services

As a Select Group, your employees and members will gain the tools they need to plan, save, spend and borrow responsibly.

SAVINGS

Credit Human membership begins with a simple account designed to help members save.

- Competitive rates
- Open with \$5 minimum deposit
- Funds are federally insured up to \$250,000

CHECKING

Credit Human offers great ways to save and earn more with checking accounts designed to work for every individual.

CREDIT CARDS & LOANS

Whatever their financial need—consolidating debt, home improvement or even buying a car—Credit Human has competitive loan rates and borrowing options that can help your employees or members.





Online Banking

- Integrated financial health tools including a Financial Health Snapshot, Spending Analysis and Spend Forecast
- Connect to your other financial institutions with instant account verification
- Access your full credit report and score for free
- Use Pay a Person to send money to anyone, anytime
- Add accounts or apply for a loan online
- Pay your Credit Human loan with a debit card

Mobile Banking

- Fast and secure login with Touch ID and Face ID for iOS or Fingerprint for Android
- Integrated financial health tools including a Financial Health Snapshot, Spending Analysis and Spend Forecast
- Connect to your other financial institutions with instant account verification
- Access your full credit report and score for free
- Use Pay a Person to send money to anyone, anytime
- Pay your Credit Human loan with a debit card
- Card control to manage your debit and credit card from any of your devices
- Deposit multiple checks from your smartphone or tablet



Become a Select Group

Becoming a Select Group with Credit Human is quick, easy and low-maintenance. In fact, all it takes is just three steps. And we'll guide you through each one of them. Here's how it works:

Step 1

We'll submit a letter on behalf of your organization to obtain field of membership approval from the Credit Human Board of Directors and National Credit Union Administration (NCUA).

Step 2

Your organization receives approval from the Credit Human Board of Directors and NCUA.

Step 3

Your organization is now part of our field of membership. This means your organization's employees or members are now eligible to become members of Credit Human and we can partner to offer them on-site or virtual seminars, workshops and financial health resources.

Get in Touch

Together, we can improve the financial health of your employees or members and, in turn, improve the wellbeing of your organization as a whole.

Get started at CreditHuman.com/Partnership



