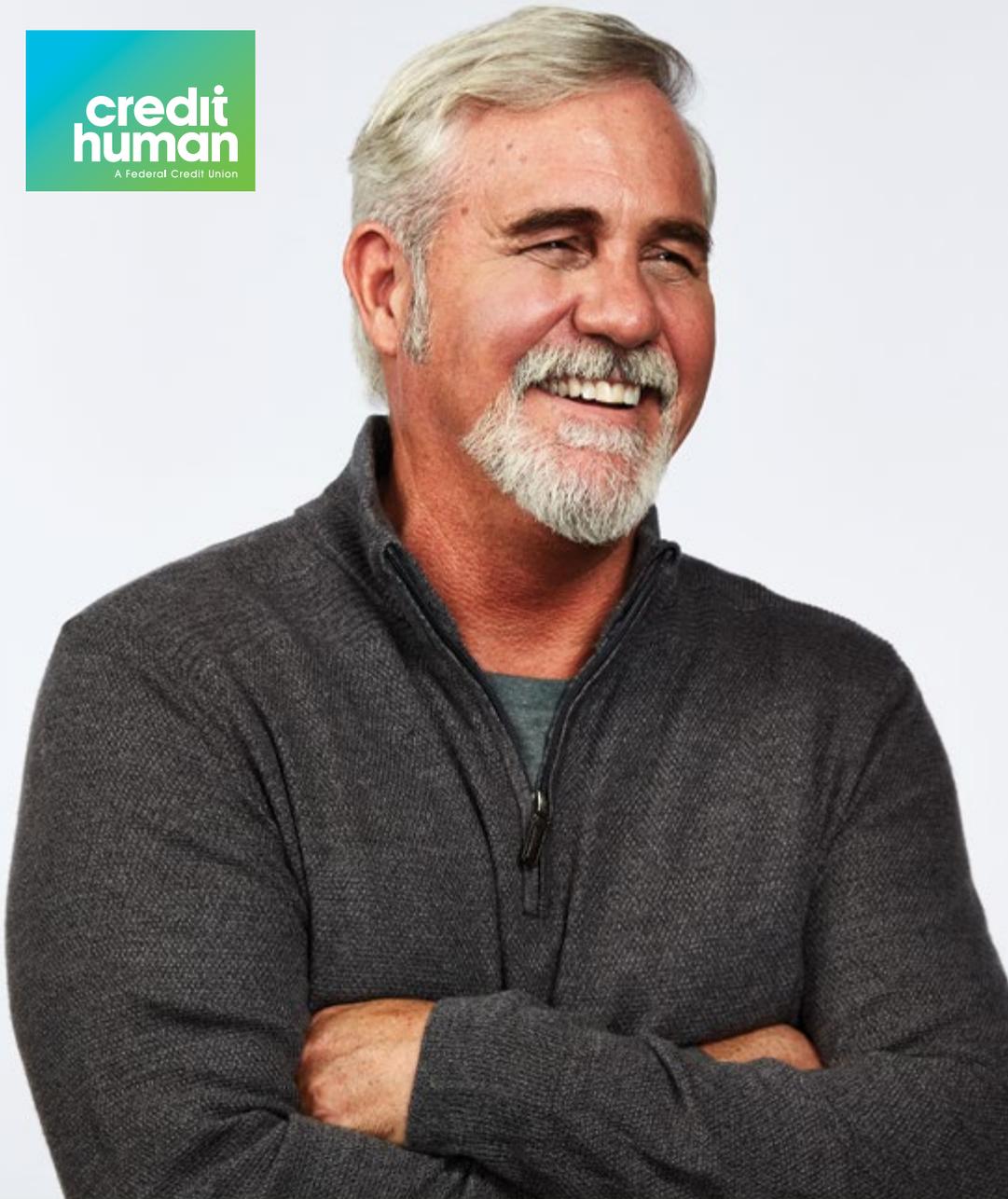


**credit  
human**  
A Federal Credit Union



**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, we 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 an alternative financial partner from for-profit banks

### 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.

## FINANCIAL SLACK

Financial slack is the money a person has left over after their expenses. If their expenses are more than their income, they have no slack. But when their income is more than their expenses, they do have slack. We strive to help more people have 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 year<sup>1</sup>
- 50% say they spend 3 or more work hours each week thinking about or dealing with personal finance issues<sup>2</sup>

## **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 health<sup>3</sup>

## **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 resources<sup>4</sup>

## **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 \$100,000<sup>5</sup>

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 don't just work with businesses—we work with a variety of organizations and associations.**

At Credit Human, we understand that financial stress affects members of all kinds of organizations. That's why we serve big and small groups like churches, schools, PTAs, universities and more. Because 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.**

# Partnership 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 partner with Credit Human, you get a partner that works in the interest of your organization at no cost to you. We provide onsite financial health seminars and interactive workshops for your organization's employees or members. Better yet, we do all the planning and organizing of these events. We'll even provide a dedicated account manager who will work directly with you to determine how to best meet the financial needs of your organization's employees or members.

## Seminars

- **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
- **Planning for Saving:** Illustrates behaviors that block savings plans
- **Planning for Spending:** Highlights differences in spending tactics
- **Understanding & Building Credit:** Provides overview of credit systems

## Workshops

- **Spending Plan Workshop:** Guides attendees through creating a savings plan and how to track it
- **Understanding Debt & Thoughtful Spending:** Helps attendees determine the effects of spending now versus later
- **Understanding Credit Reports Workshop:** Guides attendees through a credit report

# Products and Services

As our partner, 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.

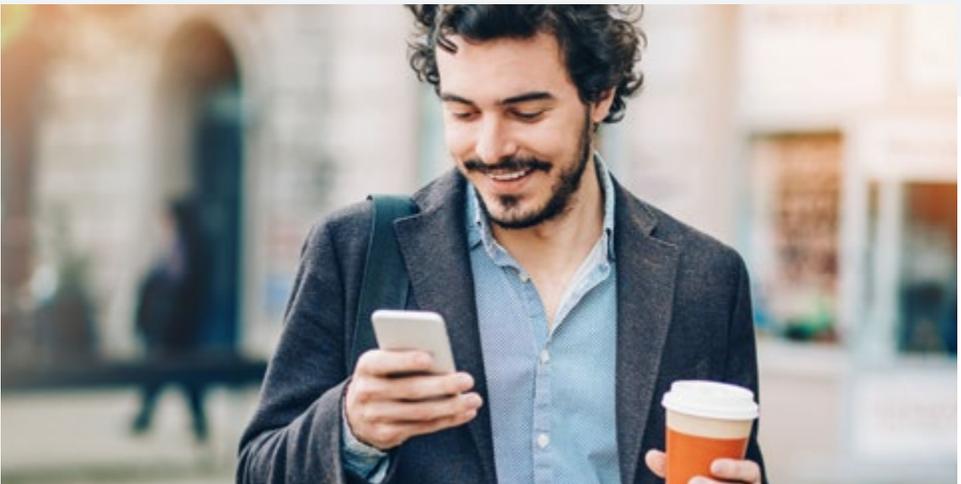
- Competitive rates
- Open with \$5 minimum deposit
- Funds are federally insured up to \$250,000

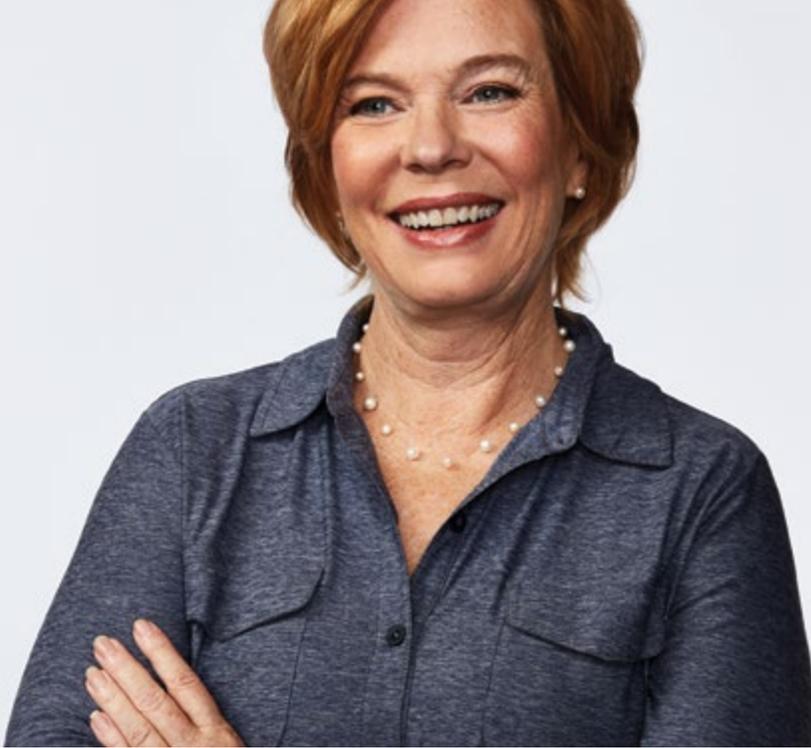
## CHECKING

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.



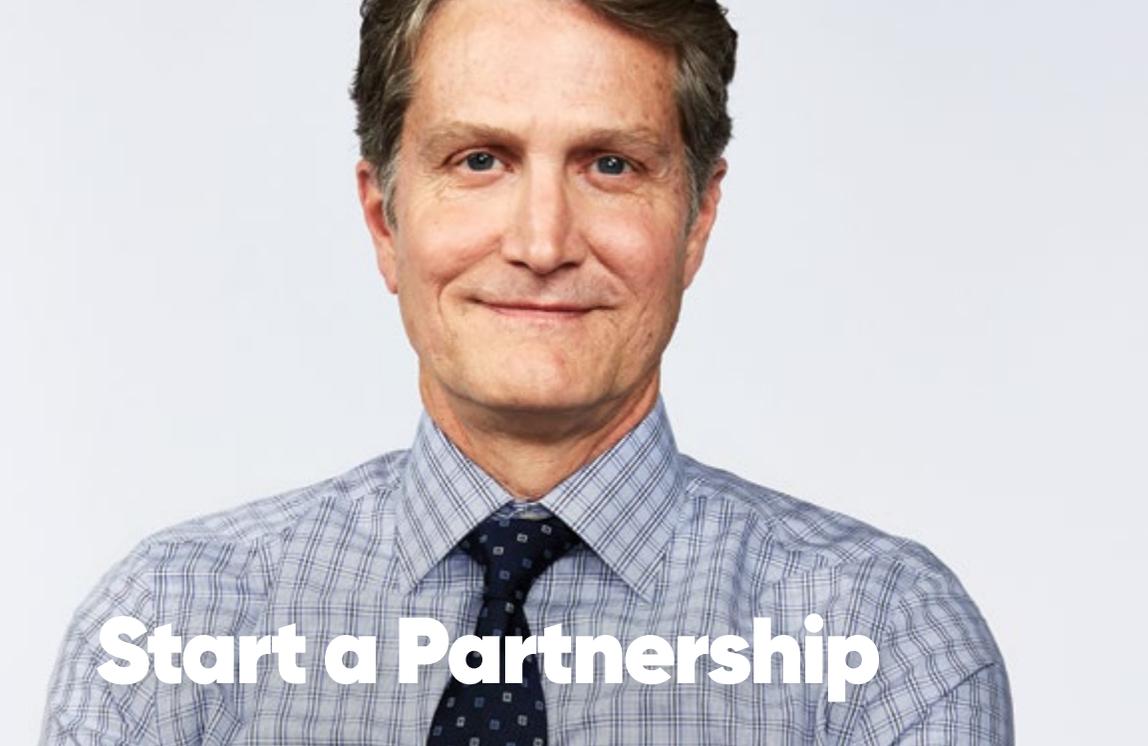


### Online Banking

- Check account balances and view history
- Tag and track spending, manage your monthly cash flow and create savings goals
- Pay bills conveniently from one secure site
- Get notified of account activity with custom alerts
- Access account statements and tax forms
- Open additional accounts online

### Mobile Banking

- Deposit checks by snapping a photo
- Pay bills quickly and securely
- Turn your debit card on/off instantly
- Send money to friends and family using their mobile number or email



# Start a Partnership

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

## **1. Agreement**

We create a partnership agreement with your organization that describes our commitment to help your organization's employees or members improve their financial health at no cost to you.

## **2. Application**

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).

## **3. Approval**

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

## **4. Partnership**

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.

# Get in Touch

## Financial Health Centers

Visit a Financial Health Center for a one-on-one financial health check-up.

### Shaenfield Ranch

7915 W Loop 1604 N, Ste 111  
San Antonio, TX 78254

### Southtown

812 S Alamo St, Ste 109  
San Antonio, TX 78205

### Opening Early 2019

### Alamo Quarry Market

255 E Basse Rd, Ste 1528  
San Antonio, TX 78209

### Hackberry Market

1602 E Houston St  
San Antonio, TX 78202

**Learn more about Financial Health Centers  
at [CreditHuman.com/FHC](https://www.CreditHuman.com/FHC)**

**Find all of our Financial Health  
Centers, ATMs and branches  
at [CreditHuman.com/Locations](https://www.CreditHuman.com/Locations)**

# Let's talk about financial health.

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](https://CreditHuman.com/Partnership)**

