Take control of your finances with NEA Credit Union

neamb.com/creditunion

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**

Home Loans

- **First-Time Buyer** – Flexible financing options including FHA Loans.
- **Home Refinancing** – Refinance for a lower rate, manageable monthly payment, and a quicker path to payoff.
- **HomeAdvantage®** – Use an agent through the HomeAdvantage® program to earn a cash reward.
- **Home Equity** – Unlock your home's value with competitive rates for remodeling, debt consolidation, and more.

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 early[2] when you set up direct deposit.
- **Pocket Change** – A feature that automatically rounds up your debit card purchases and moves the spare change into your savings.

Savings

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

See reverse side for more money-saving options!

Para obtener más información en español, visite **NEACU.org/espanol**

Members save an average of **$614** annually[1]

nea Credit Union
A DIVISION OF bcu

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 Credit Union Branches and nearly 100,000 fee-free ATMs nationwide.

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.

Try out our **Member Value Calculator** to see how much you can save!

Learn more at neamb.com/creditunion

1. Average Credit Union member savings of $614 is based on an internal study performed 1/01/2026. Overall average savings based on average member savings with the following accounts: PowerPlus™ Checking - $168, HomeAdvantage and Mortgage - $36, Credit Card - $134, Personal Loan - $19, Auto Loan - $168, Home Equity - $29. Comparisons made between BCU and industry averages from Bloomberg, Bankrate®, and internal studies.

2. 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.

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