

Benefits of Select Employer Groups

A Credit Union is a valuable free benefit

There is no question that the benefits a company offers play an important role in potential and current employee satisfaction. They go way beyond the paycheck. One of the best perks to offer your employees is the availability of credit union membership. Add this FREE service to your employee benefit package and give your business a competitive edge in attracting and retaining valuable employees.

Advantages to the employer

- ❖ **Morale Booster** –provide financial services to help your employees handle their finances.
- ❖ **Employer Burden Relief** – give employees an easy way to get low interest loans and, low or no fee consumer services, other convenient products that help reduce requests for pay advances and loans from the employer.
- ❖ **Direct Deposit** – reduce payroll cost and risk of stolen or lost paychecks.
- ❖ **Employee Development** - give your employees the opportunity to participate as credit union volunteers, develop managerial ability, and other skills that benefit them personally.

Advantages to the employee

- ❖ **Savings with Great Rates** – on average, credit unions offer better rates on loans and savings than other financial institutions.
- ❖ **Employee Quality of Life** – by paying no monthly service fees, employees can put more of their paychecks into their pockets. Our low minimum balance of \$25.00 makes it easy to achieve and maintain.
- ❖ **Convenience** -
 1. **On-site Memberships** - a representative will come on- site to sign up those that are interested.
 2. **Direct Deposit** – save time and reduce risk of lost or stolen paychecks
 3. **Payroll Deduction** – choose the amount and your employer will automatically deduct that amount from your paycheck and send it to JCFCU for you. This is a simple way to build a savings account automatically. Deductions can as little as \$5.00 or can change it at any time.

- ❖ **Free Financial Resource** – learn more about the different products and services that can help you financially (i.e. Home Equity Line of Credit, Identity Theft Protection, IRA's, Certificate of Deposits, Cash Investment Accounts....etc)

How to get started?

It's easy to become a select employer group and add credit union membership to your employees' benefit package.

Contact the Business Development Officer at 502-329-5811/800-288-5228 ext. 249 or email at business@icfcu.org. We will be glad to forward you an informational packet for your consideration.

Join now and become one of the elite groups enjoying the benefits or Jefferson County Federal Credit Union membership!