

*Give the gift of membership.*

**ENHANCE YOUR EMPLOYEE BENEFITS  
WITH OUR COMMUNITY PARTNER PROGRAM.**

### **What is a Community Partner Employer?**

The Community Partner program is a business partnership that allows companies to partner with OCCU on behalf of their employees and families.

### **Why become a Community Partner Employer?**

If you are an employer, you know how important benefits are to your employees. You also know how expensive they are. You may not know that providing credit union membership opportunities for your staff may be one of the best benefits you could offer. And the best part...it's totally free to you. This value-added benefit is available to your employees' immediate family members, too.

### **Is it hard to become a Community Partner? *Of course not!***

To be considered as a Community Partner you must have 15 or more employees. Just return your letter of intent, sign it, and we'll take care of the rest. ***Please use the Community Partner Request form template on page 3.***

### **What do my employees gain if they work for a Community Partner?**

- ***Employee financial assistance***  
OCCU will provide money management training, advice on buying a home or car, savings strategies, and other financial services to your employees, at no cost to you.
- ***Free on-site financial workshops***  
We work with your employees' schedules.
- ***Same-day account opening***  
We can immediately assist employees who would like to open an account during our visit.
- ***Free informational materials***  
We provide all materials at no charge, including payroll stuffers, posters and financial newsletters.
- ***Free participation***  
At your request, we will participate in employee benefit fairs, new employee orientation meetings and other events.
- ***No hassle partnership***  
We do all the work!

## **Here are some convenient services to benefit your employees upon membership:**

- Members can save up to \$300 a year compared to bank customers.
- Membership is open to the families of employees.
- Ownership in the credit union. As a not-for-profit financial cooperative, profits are returned to members in the form of lower fees, lower loan rates and higher yields on savings.
- Exclusive offers — Employees will benefit from exclusive offers and discounts designed especially for them.
- Convenient locations — 7 branch locations, plus over 5,500 Shared Branching locations worldwide.
- 30,000 *free* ATMs nationwide — 24-hour access to funds using [CU24 ATM locator](#).
- Free Online Banking with Bill Pay.
- 24/7 Online Account Access with telephone banking and mobile banking.

## **Are there any restrictions for my employee's membership with OCCU**

Absolutely not! All your employees are eligible for membership; there are no other requirements. Even when they retire or relocate, they can keep their membership.

## **What is the difference in a credit union and a bank?**

A credit union exists solely for the benefit of its members. Each deposit made is like buying shares of the credit union. Every member of a credit union has an equal vote to elect volunteer directors who are also members and who guide the operation of the credit union. OCCU was organized by Simpson Logging Company in 1941 and now serves over 27,000 member-owners throughout Washington State.

A bank, on the other hand, is owned by a relatively small number of stockholders who may or may not be customers of the bank and who select a board of paid directors. These stockholders invest their money hoping to receive dividends from profits and to make money when they sell their stock. So, a bank exists to earn profits for their stockholders.

## **Is my company responsible for my employee's accounts at OCCU?**

No! As a Community Partner, you agree only to let OCCU offer your employees the ease of access, convenience, and the wealth of services and tools to help them reach their own financial goals.

## **What if one my employee's gets into financial difficulty?**

This is where OCCU truly stands out! We offer financial counseling and debt management assistance and can work one-on-one with members as needed.

## **How do I get started?**

Simply return the Community Partner Request form template (on page 3) on your company letterhead. Return it to our Business Development Department, Susanna Samuelson at [ssamuelson@ourcu.com](mailto:ssamuelson@ourcu.com), stop by any of our convenient locations to drop it off or call 360.426.9701 today!

**All your employees are eligible for membership; there are no other requirements.**



## Letter of Intent Template

Company Name:
Street Address:
City, State Zip:
Telephone Number:
Fax Number:
Email Address:

Susanna Samuelson  
Business Development Department  
Our Community Credit Union  
P.O. Box 1670  
Shelton, WA 98584

Dear Mrs. Samuelson:

Our company would like to learn more about the opportunity to become a Community Partner Employer and provide our employees the chance to be part of the credit union movement and members of OCCU.

- Our office is located \_\_\_\_ miles from the Credit Union (# of miles away from the closest OCCU Credit Union branch)
- We employ \_\_\_\_ individuals (number of employees on staff)
- Our employees are paid weekly/biweekly/semimonthly (choose one)
- We do/do not offer direct deposit (choose one)
- Our direct deposit is done manually/electronically (choose one)
- We are not affiliated with a credit union at this time

We look forward to working with you. Please contact our office at  if you have questions or need additional information.

Sincerely,

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Company Representative

Date

# Our Community Credit Union's Community Partner Program

A value added employee benefit, at no cost to you or your employees

OCCU Community Partner Program gives employers an opportunity to offer credit union membership to their employees, at no cost. As a community partner employer, you receive personalized benefits and services when adding OCCU as an optional employee benefit.

Company Name

Contact Person

Email

Phone #

Mailing Address

City

State

Zip

Number of Employees

Does your company offer direct deposit?

Please indicate the best way to reach employees at your company:

\_\_\_ Brochure/Flyers \_\_\_\_\_

\_\_\_ Payroll inserts    Frequency \_\_\_\_\_

\_\_\_ Breakroom Posters    Quantity \_\_\_\_\_

\_\_\_ Benefit Fair    Date \_\_\_\_\_

\_\_\_ Sponsor company events    Dates \_\_\_\_\_

\_\_\_ Company newsletter articles    Other \_\_\_\_\_

\_\_\_ Breakroom visits    Dates you would like an OCCU rep to come \_\_\_\_\_

Please indicate ways OCCU can support your company and employees:

\_\_\_ **OCCU Facebook page**

OCCU would love to share with our members what your company is doing in the community such as:

community involvement, appreciation days, employee of the month, etc.... Please email

ssamuelson@ourcu.com if you would like OCCU to share company events on facebook at least 1 week in advance.

\_\_\_\_\_ **Incentives to Employees**

OCCU is more than happy to provide give a ways to your employees for special occasions such as: employee of the month, new employee hire, new parents, job well done, etc... Please let us know if you are interested in providing this incentive to your employees. Not sure? We would be more than happy to share some ideas of what other employers groups do. Let's have fun and get creative!

\_\_\_\_\_ **Financial Literacy Classes**

From time to time you may see a need to educate your employees on certain topics that pertain to finances. We offer a variety of topics such as financial planning, fraud protection, how to read a credit report, budgeting, first time buyers, how to sell your home, just to name a few. OCCU also offers breakroom mini workshops to better fit the needs and time of your employees.

\_\_\_\_\_ **Lay-Off Support**

From time to time companies have no choice than to lay off employees. OCCU can help provide financial guidance to your employees during such a delicate time.

\_\_\_\_\_ Other Needs/Request \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

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Signature Title Date

*Susanna Samuelson  
Business Development Officer  
ssamuelson@ourcu.com  
360-432-5209*

# Community Partner Employee Benefits

## COMMUNITY PARTNER EMPLOYEES RECEIVE:

- **\$50 Bonus** when you open a **SAVINGS** and **CHECKING** account with direct deposit from your employer. All accounts are subject to approval.
- **\$25 Bonus** when you open up just a **SAVINGS** account with direct deposit from your employer.
- **\$350 REBATE** when financing a mortgage loan or home refinance with OCCU.
- **.25% APR Rate Reduction\*** on a new or used auto loan with OCCU.  
\*Not eligible in conjunction with any other OCCU promotion.
- **\$5 Bonus** into employee's child or grandchild account when they open up account. Children under 17 years and younger are eligible.

COMPARE BENEFITS:	COMMUNITY PARTNER EMPLOYEE	NON-COMMUNITY PARTNER
SAVINGS	\$25 BONUS	\$0
SAVINGS & CHECKING	\$50 BONUS	\$0
MORTGAGE LOANS	\$350 REBATE	\$0
AUTO LOANS	<b>0.25% APR RATE REDUCTION</b>	NO
CHILD ACCOUNT	\$5 BONUS	NO
Workplace Updates	YES	NO

## JOIN ONLINE:

1. Open OCCU account online at ourcu.com.
2. Call our Call Center at 800.426.5657 or 360-426-9701 once your direct deposit is set up.
3. Our friendly member service representatives will reward you with the Community Partner Employee benefits.

## STOP BY ONE OF OUR BRANCH LOCATIONS:

*Shelton, Union, McCleary, Elma, Montesano, Vashon Island & Steamboat*

1. Open OCCU account.
2. Tell our friendly member service representative that you are part of the Community Partner Employee Program.
3. Set up direct deposit.
4. Enjoy the benefits of being a Community Partner Employee!



Now with 8 convenient locations to serve you!

800.426.5657

www.ourcu.com

\*Annual Percentage Rate, based on certain conditions. All accounts are subject to approval.



Equal Housing Opportunity Lender

Federally Insured by the NCUA