

Stanford Federal Credit Union—serving Stanford University and the technology community for over 60 years



Did you know financial issues impact employee productivity?

- 76% of Americans say they are stressed about money
- 58% of employers say financial stress contributes to employee absenteeism
- 78% of employers say their employees are less productive at work when they are worried about finances

Financial benefits for your employees through a no-cost partnership:

- Offering a free benefit that is highly valued by your employees residing or working across the globe
- Providing financial wellness programs, including online learning and in-person presentations
- Providing your employees with innovative, robust financial products & services
- Showing you are invested in their financial well-being by providing credit union membership









Credit Unions vs. Banks

Credit Unions

- Not-for-profit
- Owned and oversight by its members
- Democratically-elected
 volunteer Board of Directors
- Income returned to members (lower fees and better rates)
- Federally insured by NCUA



Banks

- For-profit
- Owned and oversight by its stockholders
- Hired and paid Board of Directors
- Income pays stockholders
- Federally insured by FDIC



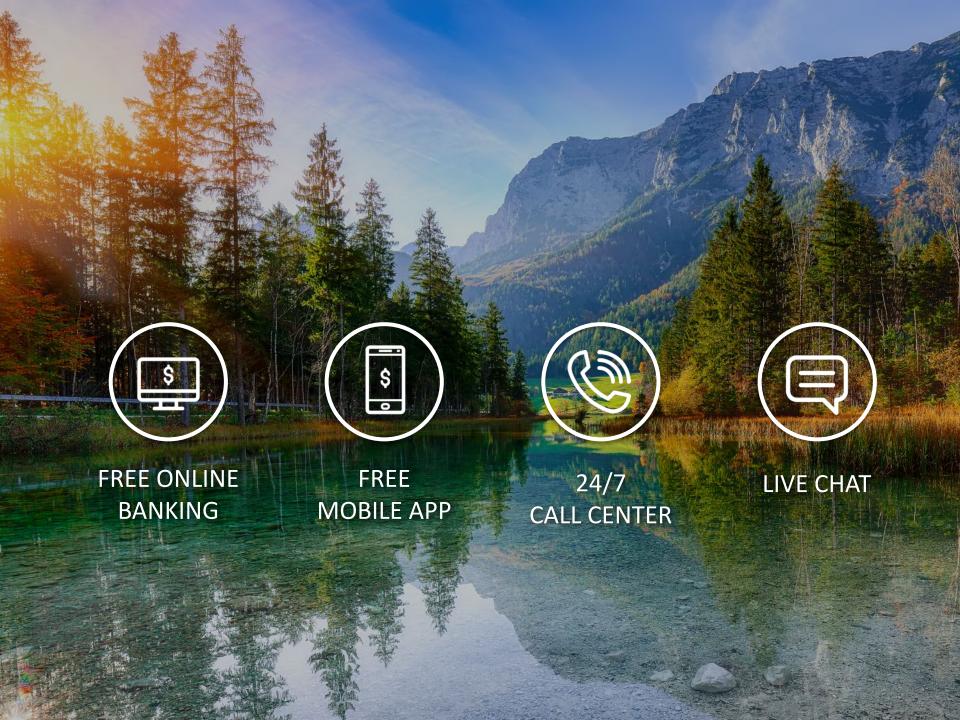




EMPLOYEE BENEFITS







International transfers are welcome at SFCU

Banking in the U.S. is complicated for foreign-national employees— Stanford FCU makes special accommodations.

- Set up free checking accounts before arrival, even without an SSN
- No U.S. credit history required for select loans, including mortgages, and credit cards with generous credit lines
- No foreign transaction fees on credit or debit cards (banks charge 3%)









Members pay less fees!

Stanford FCU is proud of the many ways we've been able to give back to our members with zero to minimal fees.

| Fee | Stanford FCU | Average Bank |
|--|--------------|--------------|
| Foreign transaction fee (debit and credit cards) | None | 3% |
| First box of checks | None | \$24 |
| Credit card annual fee | None | \$25-\$95 |
| Credit card balance transfers and cash advances | None | 3% |
| Incoming wire transfers | None | \$15 |
| Cashiers Check | None | \$3-\$10 |
| Non-sufficient funds (NSF) | \$20 | \$35 |

And direct deposits are available up to 2 days early!



#1 in CA

MEMBER VALUE



#3 in the U.S.

BEST PERFORMING

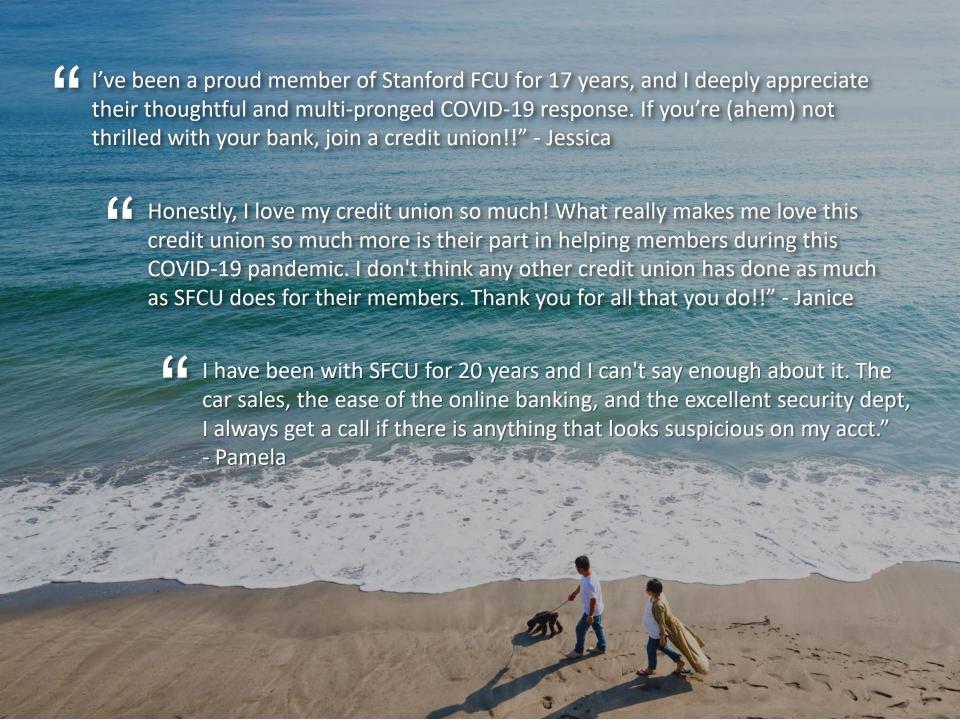


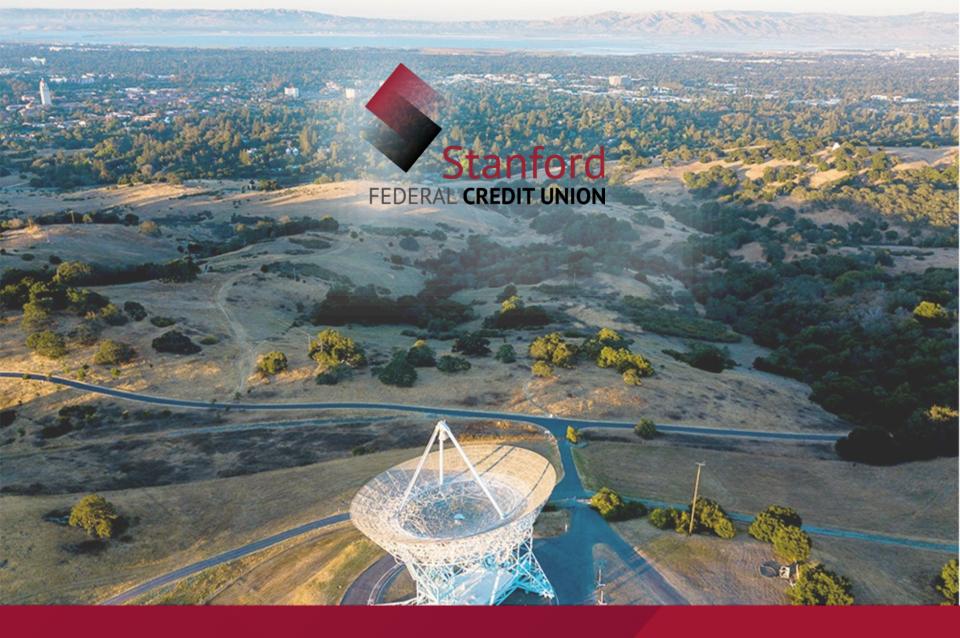
Why partner with Stanford FCU?

- We strive to deliver member-centric innovation
 - First with online banking in the U.S.
 - First with low-cost international transfers (Wise)
- We serve the needs of many technology companies
 - Google, Tesla, Facebook, Visa, VMware, Amazon & several others
- We serve members globally and offer zero-FICO mortgage loans
- We offer emergency loans with few credit requirements
- We're digital first, because it's a solution members want
- We provide dedicated personal banker(s) for our partner-company employees who want personal service









#DoMoreBankLess

sfcu.org