

# Membership: A No-Cost Employee Benefit

**M**embership at Armco Credit Union is not just for Armco employees any more. In fact, over 140 local organizations have chosen to add Credit Union membership to their employee benefit package.

In today's competitive labor market, it can be difficult to attract and retain qualified people. A comprehensive benefits package is one way to achieve this goal. Armco Credit Union can be an important part of your package with very little effort and at NO COST to your organization.

Your employees will enjoy a variety of FREE services including: Savings, Checking, Debit Cards, Online Banking, Mobile Banking and BillPay, to name a few. We provide incredibly low loan rates on Autos, Home Equities, Mortgages and more. Higher deposit rates and lower fees set us apart from our competition as well.

We also offer direct deposit and payroll deduction which will save you and your employees valuable time.

The benefits of an Armco CU membership will provide your staff a tool to help them achieve financial security, which ultimately leads to happier and more productive employees.

## The Credit Union Difference Not-for-Profit

Credit unions are not-for-profit financial cooperatives. We exist to serve our members. Earnings are returned to the members in the form of lower loan rates, higher interest on deposits, more free services and lower/fewer fees.

## Ownership

Credit unions are owned solely by the members. Each member has equal ownership and has one vote – regardless of how much money a member has on deposit - in electing our board of directors. At a credit union, each person is both a member and an owner.

## Volunteer Boards

Each credit union is governed by a board of directors, elected by and from the credit union's membership. Board members serve on a voluntary basis.



Butler ..... 724-284-2020  
BC3 ..... 724-431-4702  
Karns City ..... 724-756-6700  
Mars ..... 724-779-9090

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## Your Employees Will Thank You

Helping our members keep their hard-earned money is what the Credit Union is all about. Our lower loan rates, higher savings rates, and lower/fewer fees enable your employees to get more for less. Financial management services are available to compliment your company's offerings. The combination of great rates and quality service has helped make Armco CU the third largest credit union in western Pennsylvania, with over \$340 million in assets and over 30,000 members. We continue to add new services each year to meet the demands of our growing membership. Credit Union membership is an important organizational benefit that also extends to the household. Once an employee joins Armco CU, many of their family members are eligible to join as well.



## A Real Partnership

To help get the word out so employees learn about this new benefit, we offer:

On-Site Membership Drives\*

New Member Packets\*

Representation at Your Special Events

Bulletin Board Posters

Informational Brochures

and much more...

*\*Special promotions at enrollment sessions, and for all new members.*

## We Make Enrollment Easy

If becoming a Sponsor Organization of Armco Credit Union interests you, our friendly staff will be happy to walk you through our simple enrollment process and answer any questions you may have. Once you're approved as a Sponsor Organization, we will provide all the materials necessary to help you promote the Armco CU benefit to your employees. We take pride in building strong affiliations with our Sponsor Organizations. Our goal is to build an effective, long-term relationship with you and your employees.

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