

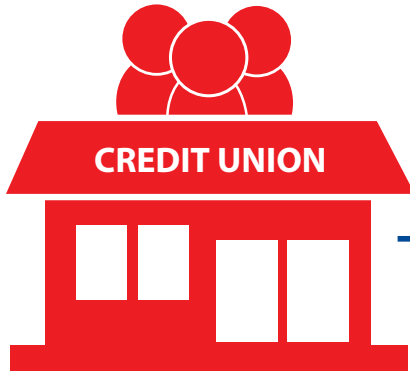
Your Guide To

Southland

CREDIT UNION



How is a credit union different from a bank?



Not-for-profit financial cooperatives who offer a full range of financial products and services

For-profit corporations who offer a full range of financial products and services.

Credit unions Members are the owners, not shareholders.

Banks have customers and shareholders. They must make money from their customers to pay their shareholders.

Credit unions are democratically governed by a volunteer board of Members and elections are based on a one-Member, one-vote.

Banks are governed by paid shareholders. Voting rights depend on the number of shares owned.

Earnings are returned to Members through services like Surcharge-Free ATMs, lower loan rates, higher earnings on deposit accounts and little to no fees for services.

Earnings go to outside bond and stockholders in the form of dividends.

Federally Insured by NCUA up to \$250,000

Federally Insured by FDIC up to \$250,000

Credit Union Members have nearly 5,000 CO-OP Shared Branches and more than 30,000 surcharge-free CO-OP ATMs

Banks require customers to use their branded ATMs and branches for services or pay fees. Some services are unavailable outside of the bank

the *Southland Difference!*

Southland Credit Union is a not-for-profit financial institution founded in 1936. We are driven to serve the needs of our Members—not profits. Southland Member-owners benefit from a full spectrum of competitive products, convenience, and exceptional service. Our Members pay lower interest rates on loans and earn higher dividends on savings.

At Southland, treating you with exceptional service is our mission and our passion. We take great pride in helping you achieve your dreams—whatever they may be. It is the Southland Difference!

In addition to the over 300 Select Employer Groups Southland serves, membership is also available to the communities we serve. Start enjoying exclusive credit union benefits today!



Proudly Serving... In addition to the over 300 Select Employer Groups Southland serves, membership is also available to the communities we serve including:

Orange County
Artesia
Bellflower
Brentwood
Cerritos
Culver City
Downey
Downtown Los Angeles

Hawaiian Gardens
La Habra Heights
La Mirada
Lakewood
Long Beach
Mar Vista
Marina del Rey
Norwalk

Pacific Palisades
Paramount
Santa Fe Springs
Santa Monica
Signal Hill
Venice
West Los Angeles



We Our Members



We value our relationships and feel that great relationships deserve great rewards. The stronger your relationship with us, the greater your rewards! Southland's Relationship Rewards is a program that rewards you with increased savings and benefits for making Southland your primary financial partner.

As a cooperative, Southland depends on the participation of our Member-owners to remain a leading financial provider. Member participation enables us to provide you with the valuable products and services you deserve.

Earning Rewards is Easy

If you qualify, you are automatically enrolled. Want to earn more—the higher your total balances, the greater your rewards!

Southland Members can earn Relationship Rewards like:

- Free ATMs—Enjoy unlimited free access to nearly 30,000 CO-OP network ATMs
- Cash Back—Earn rebates on ATM surcharge fees
- Higher Certificate Rates—Earn a rate bump on Certificate Accounts
- Loan Discounts—Receive consumer loan discounts on current and future consumer loans
- Mortgage Fee Credit—We'll reduce our already low closing cost fees by up to \$500
- And so much more—See Relationship Rewards program for complete details



		OWNER	REWARDS	PREMIER	PLATINUM
Tier Qualifications in combined deposit and loan balances		\$25	\$25	\$25,000	\$75,000
Product Requirements		Share Savings	Cash Rewards Checking with Direct Deposit or Bill Pay and 10 Debit Card Transactions and eStatements	Cash Rewards Checking with Direct Deposit or Bill Pay	Cash Rewards Checking with Direct Deposit or Bill Pay
Account Rewards	Personal Checks (Southland Corporate Checks)	Market Price	1 Box Free At Account Opening	1 Box Free Per Year	Unlimited
	Overdraft from Savings Fee (per item)	\$5	\$5	Free	Free
	Annual IRA Participation Fee	\$25	\$25	Free	Free
	Monthly Health Savings Account Fee	\$2	\$2	Free	Free
	Cashier's Check	\$5	Free	Free	Free
	Certificate Account Rate Increase	—	—	.05%	.10%
	Stop Payment Checks/ACH/ePay (per item)	\$25	\$25	\$10	Free
	Stop Payment Checks (per item through eBranch)	\$10	\$10	\$10	Free
	Monthly Checking Paper Statement Fee	\$2	—	Free	Free
Access Rewards	Monthly Rebates for ATM surcharge fees charged by other banks	—	Up to \$20	Up to \$20	Unlimited
	Daily ATM Cash Withdrawal Limit	\$500	\$500	\$1,500	\$1,500
	Immediate Funds Availability from ATM Deposits	\$200	\$200	\$2,500	\$3,000
	Daily Maximum for Debit Card (PIN based transactions)	\$500	\$1,500	\$2,000	\$3,000
Loan Rewards	Vehicle & Consumer Loan Rate Discount	—	—	.10%	.25%
	Vehicle Loan Discount for Automatic Payment	—	.25%	.25%	.25%
	Mortgage Loan Fee Credit	—	—	\$350	\$500
Service Rewards	Notary Service (per signature)	\$10	\$10	1 Free Per Month	Unlimited
	Domestic Wire Transfer	\$10 Incoming \$35 Outgoing	\$10 Incoming \$35 Outgoing	\$10 Incoming \$35 Outgoing	Free

Southland Cash Rewards Checking Account is required to be eligible for Relationship Rewards benefits. Relationship Rewards tier eligibility is calculated and updated on a quarterly basis. Program and benefits subject to change at any time. See Relationship Rewards Disclosures for complete details including eligible balances and qualification requirements.

Deposit Accounts

DEPOSIT ACCOUNT	Features/Benefits
Savings Accounts	<p>A \$25 opening deposit into a Savings Account is required to establish membership with Southland. Once open, you are eligible for all of the products and services available.</p> <p>\$3 Monthly Service Fee Waived with: Direct Deposit, Southland eStatements, Checking, Money Market, Certificate, IRA, or Loan balance. Also waived for Members under 18 and over 65.</p>
Money Market Accounts	<ul style="list-style-type: none"> • Tiered rates—the higher your balance the more you earn • Dividends are compounded daily and paid monthly • No minimum investment period • No minimum balance to maintain • Immediate access to your funds • Earned dividends with as little as \$2,500 • Additional deposits can be made any time
Certificate Accounts	<ul style="list-style-type: none"> • Open with as little as \$1,000 • Choose terms from 6 months to 5 years • Receive dividends compounded and paid monthly • Certificate can be used to secure a Certificate Secured Loan (IRA CERTIFICATES do not qualify) • Jumbo rates available <p>As an added bonus, 6-month and 1-year Certificates feature—AcceleRate! Should rates rise, AcceleRate gives you the opportunity to increase the rate of your Certificate one time during the term</p>
Holiday Club	<p>Set aside money for your holiday expenses with automatic payroll deduction. You determine the amount you'd like to save for holiday spending, we'll put the money aside for you, and in early November, your funds will be transferred automatically to your Southland Checking or Savings Account.</p>
Cash Rewards Checking	<p>Reward yourself with a Checking Account that pays you simply for using it. No complicated requirements, just simple easy cash.</p> <ul style="list-style-type: none"> • Earn \$50.00* when you open a new Cash Rewards Checking account with direct deposit. Once your first direct deposit or payment clears, you'll earn \$50.00! • Earn \$10.00* a month for one year just for using your Southland Debit Card. Simply make ten Debit Card purchases a month and you'll qualify! • Receive up to \$20.00* a month in ATM fee rebates! • Earn \$5.00* a year for opting-in and using Southland eStatements! <p>Three Easy Requirements to earn Cash Rewards</p> <ol style="list-style-type: none"> 1. Enroll in Direct Deposit 2. Perform 10 Debit Card Purchases per month 3. Enroll in eStatements
Basic Checking	<ul style="list-style-type: none"> • No Monthly Service Fee • \$0 opening balance • Overdraft protection from your Southland Savings or Line of Credit
Teen Checking	<ul style="list-style-type: none"> • No Monthly Service Fee for Teen Checking • For students age 13-19 with a parent co-signer and joint on the account. • \$0 opening balance • Overdraft protection from your Southland Savings Only

\$2 Monthly Checking Paper Statement Fee Waived for Members under 18 and over 65; or with Direct Deposit, Southland eStatements, Bill Pay, Loan balance, or average total deposit balance of \$1,500 or more.



Open Your Cash Rewards Checking...

and
Earn up to
\$175*

Earn \$50.00*

when you open a NEW Cash Rewards Checking with a NEW Direct Deposit!

Earn \$10.00*

a month for one year just for using your Southland Debit Card!

Receive up to \$20.00*

a month in ATM fee rebates!

Earn \$5.00*

a year for using Southland eStatements!

* Membership is subject to eligibility. All new accounts will be verified through ChexSystems and are subject to credit approval. Existing Southland Credit Union checking account holders do not qualify for the \$50 promotional offer for direct deposit or ePay/eTransfers. Current account holders may choose to convert their existing checking account to a Cash Rewards Checking Account, you may then qualify for the other rewards available.

\$50 direct deposit/ePay/eTransfer reward will be deposited to the checking account at the end of the month upon receipt of first direct deposit or first payment made. Qualifications must be met every month to qualify for rewards and reimbursement of ATM fees. Qualifications include direct deposit or use of ePay/eTransfer every month and a minimum of 10 debit card purchase transactions posted and cleared per month. Must be enrolled in eStatements for 12 full months to earn the \$5 reward. If these qualifications are not met, rewards and reimbursed fees will not be paid for that month. Reimbursed ATM fees include Southland out-of-network fees and third-party surcharges. Cash rewards begin on the month following account opening.

Limit one cash rewards promotion per account. There is no minimum balance requirement to earn rewards. Offer is subject to change at any time, other terms and conditions may apply. Cash rewards earned are considered interest and will be reported on a 1099 to the IRS.

Ask a Representative for details about opening or converting to a Cash Rewards Checking Account today!

Account Access

Account Access

Features/Benefits

ATM Cards

Access nearly 30,000 FREE ATMs nationwide through the CO-OP Network—that's more FREE ATMs than the largest banking network! Aside from the thousands of credit union ATM locations, you can get cash from many popular retail locations.

VISA Debit Cards

In addition to ATM access, you can use your VISA Debit Card to make purchases anywhere VISA is accepted worldwide. Your purchases are automatically deducted from your Southland Checking account.

CO-OP ATM Network



- Unlimited FREE withdrawals from nearly 30,000 CO-OP ATMs
- 9,000 deposit-taking ATMs
- 5,500 7-Eleven locations

CO-OP Shared Branching



Southland Members can conduct financial transactions by visiting a participating credit union branch of the CO-OP Shared Branch Network. Visit www.SouthlandCU.org to find a Shared Branch location near you. CO-OP Shared Branches provide access to over 5,000 branch locations and 2,000 self-service locations in all 50 states, Puerto Rico, Guam and military bases around the globe.

Online Banking

www.SouthlandCU.org

Southland eBranch is an easy, safe and convenient way to access your accounts. View your account information, copies of cleared checks, transfer funds, make a loan payment, deposit a check, or even place a stop payment on a check. You can do it all...anywhere you have Internet access.

- ePay—Pay your bills with a simple click. You can even schedule automated payments to pay your bills while you are away on vacation.
- eTransfers—Electronically withdraw funds from accounts at other financial institutions, and transfer them online to your Southland account for FREE
- eStatements—Receive your statement days before you would by mail. Plus, you'll have access to your Patriot's account statements online for up to seven years
- eLoan—Apply for a loan for your dream car right from the comfort of your home or office

Register for Online Banking and sign up for eStatements today!

Quickline

Southland's Teller Phone—888.426.1918

Mobile Banking

FREE Mobile Banking for your cell phone or web-enabled devices*

- View Balances
- Transfer Funds
- Pay Bills
- Make Deposits
- Apps available for Android® and Apple® iPhone and iPad

Southland Branches

LOS ALAMITOS

(Corporate Headquarters)
10701 Los Alamitos Blvd
Los Alamitos, CA 90720
Hours: Mon—Fri 9—6
Sat 9—1

DOWNEY

8545 Florence Ave
Downey, CA 90240
Hours: Mon—Fri 9—6
Sat 9—1

GARDEN GROVE

12860 Euclid St.
Garden Grove, CA 92840
Hours: Mon—Fri 9—6
Sat 9—1

LOS ANGELES

(Federal Building)
300 N. Los Angeles St. #1244
Los Angeles, CA 90012
Hours: Mon—Fri 8:30—5

LOS ANGELES

200 S. Spring St.
Los Angeles, CA 90012
Hours: Mon—Fri 8—5

SANTA MONICA

525 Santa Monica Blvd.
Santa Monica, CA 90401
Hours: Mon—Fri 9—6
Sat 9—1

SANTA MONICA

(Koll Building-Third Floor)
2020 Santa Monica Blvd #300-B
Santa Monica, CA 90404
Hours: Mon—Fri 8—4
Closed Daily 11—12

*You may be charged access rates depending on your carrier. Web access is needed to use Mobile Banking. Check with your service provider for details on specific fees and charges. Some restrictions may apply. Mobile Deposits is available to Members in good standing only. While access to Southland ePay is available through Mobile Banking, you will need to load and manage your payees online with eBranch.

Online and Mobile Banking Anytime Anywhere



Southland's Online and Mobile applications go where you go...anytime anywhere!

Our online and mobile tools give you access to your Southland accounts from any web enabled device, making your banking experience more convenient. Make check deposits, pay bills, view balances and so much more.

Mobile Banking makes banking secure, convenient, and flexible. It's like having a personal branch in your pocket. Mobile banking gives you the added convenience to enhance your banking experience.

How do you get started? Most smart phones and web-enabled phones can log into Mobile Banking at www.SouthlandCU.org. Apps are also available for download through the Android Marketplace® and Apple App Store®.

Southland eBranch registration is required before you can access Mobile banking. If you're already a user, simply use your eBranch user name/account number and password to log into Mobile Banking. If you are not an eBranch user, it's easy to get started. Visit www.SouthlandCU.org and click on the eBranch Log In button to register. The first time you log into Mobile Banking you will be prompted to register your mobile device. Please follow the authentication process to register your mobile device for your protection.

A complete list of supported phones is available at www.SouthlandCU.org. *You may be charged access rates depending on your carrier. Web access is needed to use Mobile Banking. A mobile device with a camera is required for Mobile Deposits. Check with your service provider for details on specific fees and charges. Southland eBranch registration is required for access to Mobile Banking. Some restrictions may apply. Mobile Deposits is available to Members in good standing only. Southland Membership is subject to eligibility.

Consumer Loans

Loans

Features/Benefits

Vehicle Loans

Looking to purchase a new or used vehicle that fits your budget? Southland's competitive rates and longer terms on new and used vehicles can help put you in the driver's seat of your dream car! Select from a variety of options that best meet your lifestyle.

- Receive loan approval within minutes
- Finance up to 130% of the purchase price with tax, license, and insurance
- Flexible repayment terms
- Save an additional .25% on your rate with automatic payments from your Southland Checking Account

VISA Credit Cards

Choosing VISA® by Southland Credit Union gives you access to incredible features like:

- No Annual Fee
- Rewards Program**
- Low Rates
- ZERO Liability
- Convenient Access
- and so much more!

At Southland Credit Union, you are never held responsible for unauthorized charges! Don't settle for just any brand of credit card and don't pay too much with a bank! Choose a credit union that cares about its Member-owners—choose Southland Credit Union today!

*APR=Annual Percentage Rate as of 11-1-16. 0% introductory APR for 12 months, based on your creditworthiness, available on Platinum cards only. Not every applicant approved for the Platinum card will qualify for the intro rate. After that, your APR will be 9.24% - 12.24%. This APR will vary with the market based on the Prime Rate. Classic cards APR of 15.24% - 17.24% based on your creditworthiness and will vary with the market based on the Prime Rate. Balance transfer, cash advance, foreign transaction, and other fees may apply. Terms, features, programs, and conditions subject to change. **Program conditions and restrictions may apply.

Home Equity Lines of Credit

A Home Equity Line of Credit (HELOC) is a low-cost alternative to high-interest consumer loans and credit cards. You can borrow up to 90% of your home's appraised value to do things you want to do such as home improvements, go on your long-overdue vacation—even pay off your credit card debt. Since a HELOC is a revolving line of credit it allows you to access your funds when you need to.

If a Mortgage Loan doesn't fit your needs, Southland's HELOC Prime may be right for you.

Home Equity Line of Credit
2.99% APR
six-month introductory rate

- Variable rates as low as
 - 4.00% APR* (Prime + 0.50% up to 70% LTV)
 - 4.25% APR* (Prime + 0.75% up to 80% LTV)
 - 4.75% APR* (Prime + 1.25% up to 90% LTV)
- Lines up to \$500,000
- HELOC Access Card

*APR=Annual Percentage Rate. Introductory rate (Intro Rate) is available to eligible members with a minimum FICO of 660 and requires a minimum balance of \$10,000. Intro rate is available on one property and does not apply to subsequent credit limit increases, refinances, and previous or existing Southland HELOCs. Not all members will qualify. 2.99% intro rate is good for the first six-months of the loan and adjusts to the then fully indexed variable rate at the beginning of the seventh month. Current HELOC Rate as of 11-1-16 is based on Prime Rate of 3.50% + the margin (0.50% for up to 70% LTV, 0.75% for 70.1-80% LTV, and 1.25% for 80.1-90% LTV). LTV=Loan to Value, a ratio used to determine the equity available on your home. Other rates may apply based on credit. Annual cap of 5% over fully indexed rate. The rate cannot drop below 4% or exceed 15%. The rate shown assumes that you have a FICO of 700 or above. Other rates may apply based on credit profile. Prime is based on the Wall Street Journal Prime Rate + margin based on credit score. All HELOCs are variable rate loans. Rates can change monthly on the first of the month. Rate cannot change by more than 5% in any one year. 10-year interest only terms followed by a 15-year amortized payback period. Closing costs for the HELOC are currently waived (subject to change). \$50 annual fee is waived on HELOCs with a minimum outstanding of \$10,000 for 30 days during the year.

Credit limit determined by the equity in the real property, which is used as security for the loan. Maximum loan amount is subject to credit qualification and appraised property value. Membership is subject to eligibility. Real Estate Loans are subject to credit approval. Property you own which generates income is not eligible. All new accounts will be verified through ChexSystems and are subject to credit approval and verification of equity. Rates and terms are subject to change without notice. Early closure cost reimbursement may apply— If the HELOC is paid off and closed during the first 3 years of the loan, you will be charged a \$500 early termination fee to reimburse Southland Credit Union all third party fees incurred at closing. NMLS #685526.

Additional Loans Available

- Signature Loans
- Personal Lines of Credit
- Share Secured Loans
- Motorcycle Loans
- Personal Watercraft Loans
- Boats/Motor Homes/Trailer Loans
- And More

Everyday Freedom

Southland

VISA®



0.00% APR*

*intro Annual Percentage Rate for 12 months on purchases and balance transfers!

- No Annual Fee
- Rewards Program**
- **0.00% Introductory APR*** on purchases and balance transfers for 12 months on approved Platinum Cards
- **ZERO Liability**
- **Convenient Access**
- **And So Much More!**



Ask a Representative for details!

*APR=Annual Percentage Rate as of 11-1-16. 0% introductory APR for 12 months, based on your creditworthiness, available on Platinum cards only. Not every applicant approved for the Platinum card will qualify for the intro rate. After that, your APR will be 9.24% - 12.24%. This APR will vary with the market based on the Prime Rate. Classic cards APR of 15.24% - 17.24% based on your creditworthiness and will vary with the market based on the Prime Rate. Balance transfer, cash advance, foreign transaction, and other fees may apply. Terms, features, programs, and conditions subject to change. **Program conditions and restrictions may apply.

Southland Mortgage Options

Conforming Fixed-Rate Mortgages*	
Conforming (Loans up to \$417,000)	10, 15, 20, & 30 Year
Conforming High-Balance Area (Loans up to \$625,500)	15 & 30 Year
Non-Owner Occupied - Investment Properties*	
Non-Owner Occupied (Investor) (Loans up to \$417,000)	15 & 30 Year
Adjustable Rate Mortgages (ARM)**	
Conforming (Loans up to \$417,000)	3/1 ARM
	5/1 ARM
	5/5 ARM
	7/1 ARM
	10/1 ARM
Conforming High-Balance Area & Non-Owner Occupied (Investor) (Loans up to \$625,500)	3/1 ARM
	5/1 ARM
	5/5 ARM
	7/1 ARM
	10/1 ARM



Loans are available to Southland Credit Union Members only. Credit Union Membership is subject to eligibility. Loans are subject to credit and collateral qualification, other fees and conditions may apply. Rates are subject to change without notice. Other rates may apply based on your individual credit profile. NMLS #685526.

*APR=Annual Percentage Rate. Sample payment based on a \$200,000 loan amount at 3.500% APR quoted as of 10-31-16 and subject to change without notice. The loan and accompanying interest rates, points, and APRs may differ and be adjusted based on your credit history, loan-to-value (LTV), occupancy, property type, loan amount, and loan purpose. 360 monthly payments of \$898.00. Rates, terms, programs are subject to change without notice, other fees and conditions may apply. Sample payment includes principal and interest only, taxes and insurance will increase your payment. The rates offered are examples, and not intended to be inclusive or a commitment to the pricing for which you may qualify. The loan and accompanying interest rates, points, and APRs may differ and be adjusted based on your credit history, loan-to-value (LTV), occupancy, property type, loan amount, and loan purpose. All loans are subject to a qualifying credit score and approval. Interest rates, points, and APRs are subject to change without notice. Estimated payment per \$1,000 borrowed includes principal and interest only. Taxes & insurance will increase your payment. Loan costs include points, loan origination fee, title insurance, escrow, recording, processing fee and impounds for taxes & insurance (if applicable). Southland will send Members a Loan Estimate detailing these costs within 72 hours of receiving a completed loan application. We do business in accordance with the Federal Fair Housing Law and the Equal Credit Opportunity Act. Additional loan programs are available; ask for details. Other fees and conditions may apply.

**ARM=Adjustable Rate Mortgage. The loan and accompanying interest rates, points, and APRs may differ and be adjusted based on your credit history, loan-to-value (LTV), occupancy, property type, loan amount, and loan purpose. Rates are subject to increase or decrease at the end of the fixed rate period, may adjust annually, and are based on an index plus a margin. The current index is the 1-Year London Interbank Offered Rate (LIBOR) as published in The Wall Street Journal. P&I payment is subject to change after first interest adjustment.

FIXED-RATE LOANS

- Conforming loan amounts vary and depend on property location.
- Maximum Loan Amount: Up to 80% combined loan-to-value.

JUMBO LOANS

- Jumbo loan amounts vary and depend on property location.
- Maximum Loan Amount: Up to 80% combined loan-to-value.

Low-Rate Home Loans



At Southland, we can provide you with a **FREE "Total Cost Analysis"** that can save you thousands of dollars over the life of your loan. Comparing loan costs side-by-side gives you the lowest total cost loan for your unique needs. Our mortgage experts will walk you through the loan process step-by-step to ensure you choose the best loan that works for YOU!

Many Options to Meet Your Needs:

- Financing for a new purchase or refinance
- Flexible repayment terms available
- Fixed-rate and Jumbo loans
- Adjustable Rate Mortgages (ARM)
- First Time Home Buyer
- Preferred Realtor Network throughout Southern California
- And much more—just ask!

Real Estate Investment Loans:

- Properties Up to Four Units
- Maximum Loan Amount: Up to 75% combined loan to value



Ask for your **FREE** copy of
Your Guide to Mortgage Lending



Federally insured by NCUA
NMLS #685526

Southland Partners

Southland is proud to partner with trusted providers to offer our Members more—more services...more discounts. As a Member of Southland, you have access to a variety of providers to help you with more than just your financial needs. Whether it is a convenient auto buying service or a discount on insurance, Southland Members get more!

SERVICES	PARTNER	BENEFITS
Auto Buying Programs	Autoland 562-936-8750 x1707	Start your search online, or call your Southland Autoland Consultant. We'll help you find that special vehicle of your dreams!
	AutoSMART SouthlandCU.org	When it comes to researching, locating and buying your next vehicle, nothing could be easier, quicker and more valuable than the online tools with AutoSMART. Start your search online today, we'll help you find that special vehicle of your dreams!
Investment Services	LPL Financial 562-936-8714	Receive qualified advice on your current portfolio even if you are just starting. To learn more about these and other investment tools or to schedule a FREE no obligation consultation, contact Steven Lasko at the number provided.
Home Buying/Selling Services	Realtor Advantage 866-334-7788	Members are entitled to an exclusive program with Southern California's #1 Real Estate Brokerage, First Team Real Estate. <ul style="list-style-type: none"> • Discounts on commissions and escrow services (see website for details) • Search every MLS listing in So California to find your home • Receive daily new listing emails that match your home search criteria
Home and Auto Insurance Services	TruStage 800-779-7905	TruStage Auto & Home Insurance Program could save you money. Working with big-name companies we've carefully selected, you can expect top-notch service and solid value. It's easy to get a quote and make the switch—even if you're already covered with another company, you won't lose a penny. Its time for home and car insurance the credit union way!
Identity Theft Protection	myIDcare SouthlandCU.org	Recovery Protection <ul style="list-style-type: none"> • Free for Members, no registration is required • FraudStop™ Credit Edition available for a small monthly fee • Individual and Family plans available • Monitoring services through TransUnion
AD&D Insurance	Minnesota Life 877-309-6576	<ul style="list-style-type: none"> • Affordable group rates • Guaranteed issue; no need to submit health statement • Dependent children may be eligible for coverage • Premium is deducted from Savings Account quarterly • Member only or family plan coverage • Benefit amounts available: \$10,000, \$25,000, \$50,000, \$100,000, \$250,000, and \$300,000 • Coverage remains effective as long as premiums are paid, the master policy remains in force, and your Southland Credit Union account is maintained

Visit www.SouthlandCU.org for details

What You Need to Know about Overdrafts and Overdraft Fees

An overdraft occurs when you do not have enough money in your account to cover a transaction, but Southland Credit Union pays it anyway. We can cover your overdrafts in two different ways:

1. **Courtesy Pay Program**—comes with your account and is additional coverage over and above your elected overdraft protection plans.
2. **Overdraft Protection Plans**—transfer from your overdraft line of credit or savings account, which may be less expensive than our Courtesy Pay Program. To learn more, ask us about these plans.

What are the Courtesy Pay Program practices that come with my account?

We do authorize and pay overdrafts for the following types of transactions:

- Checks and other transactions made using your checking account number
- Automatic bill payments

We do not authorize and pay overdrafts for the following types of transactions unless you ask us to:

- ATM transactions
- Everyday debit card transactions
- Online bill payments made with Southland ePay

We pay overdrafts at our discretion, which means we do not guarantee that we will always authorize and pay ATM/Debit card type of transactions. If we do not authorize and pay an overdraft, your transaction will be declined.

What fees will I be charged if Southland Credit Union Courtesy Pays my overdraft?

The Credit Union will charge a fee of \$32 each time we pay an overdraft.

What if I want Southland Credit Union to authorize and pay overdrafts on my ATM and everyday debit card transactions?

If you want the Credit Union to authorize and pay overdrafts on ATM and everyday debit card transactions, **you must opt-in**. To opt-in call 800.426.1917, or visit www.SouthlandCU.org to opt-in online.

Please respond by filling out this form:

_____ I DO NOT want Southland Credit Union to authorize and pay overdrafts on my ATM and everyday debit card transactions.

_____ I want Southland Credit Union to authorize and pay overdrafts on my ATM and everyday debit card transactions.

Name: _____

Account Number: _____

Signature: _____ Date: _____



Direct Deposit Form



With Direct Deposit you can deposit your paycheck automatically into your checking or savings account on payday. And, you don't have to change your present banking relationship to take advantage of the convenience service.

- Save trips to your financial institution
- Save time depositing your checks—no waiting in long lines on payday
- Eliminate the possibility of lost, stolen, or forged checks
- Deposit your money faster—reduce the possibility of overdrafts
- Deposit your money even if you're out of town

When will my deposit be available?

With Quick Direct Deposit, your funds will go into your account the same day we receive it. Your direct deposits/ACH deposits will no longer be held until and effective date. In the past, if a direct deposit was received with an effective date, we would hold (also known as warehouse) your deposit until that effective date...Not anymore. When we receive your direct deposit/ACH, we will deposit it to your account the same day. For example, your payday is on a Friday; however, your deposit is received on Thursday. In the past, a financial institution would hold the deposit until the next business day, the effective date, to deposit in your account on Friday. Not anymore. If we receive your deposit on Thursday, you receive your deposit on Thursday, even if your payday is the following business day.

How Direct Deposit works

On payday, you'll receive an earnings statement that shows gross pay, taxes, other deductions and net pay. Your money will already be deposited into your account. The amount of the deposit will appear on your bank statement. We believe you'll like the added convenience of having your net pay automatically deposited for you. Direct Deposit is safe, convenient and easy.

To take advantage of this service, complete the Direct Deposit authorization below. The authorization form below gives your company and your financial institution the authority to deposit your pay to your account.

1. Mark the account-type box to indicate whether your pay should be deposited into your checking or savings account.
2. Fill in your name, your financial institution name and location, and the data.
3. Attach a voided check for verification of all financial institution information. If you are unable to attach a voided check, please fill in your transit/routing number and account number.
4. Be sure to sign the form!

Employee's Authorization—Please complete and return to your payroll department.

I authorize my employer, the financial institution listed below, and ADP to initiate electronic credit entries and, if necessary, debit entries and adjustments for any credit entries, which were incompletely funded by my employer or for any credit entries otherwise in error to my account each payday. This authority will remain in effect until I cancel it in writing.

Type of Account: Checking Account Savings Account

Customer Name _____ Customer Number _____ Date _____

Financial Institution _____ City, State _____ Branch _____

Allocation to Deposit to this Account: Flat Amount _____ % _____

Transit/Routing # _____ Account # at Financial Institution _____

Signature _____ Date _____



eBranch Accounts "Alternate Account View" Authorization
One login to view multiple accounts online
Fax to Southland Credit Union at: (866) 526-5854

I hereby request the ability to link the following accounts via Alternate Account View to allow transactions between the linked accounts and to view all linked accounts with one login to my primary account as listed below.

I understand that my name must be on all alternate accounts in order to link them, and certify that I am either primary owner, joint owner, custodian, trustee or authorized signer on the alternate accounts listed below.

Primary Account #: _____ *(I wish to use this account as my primary login)*

Member's Name (please print): _____

Member's Signature: _____

Alternate Account #: _____ **Alternate Account #:** _____

Primary Account Holder Name: _____ *(if different than primary above)* Primary Account Holder Name: _____ *(if different than primary above)*

Signature: _____ Signature: _____

Alternate Account #: _____ **Alternate Account #:** _____

Primary Account Holder Name: _____ *(if different than primary above)* Primary Account Holder Name: _____ *(if different than primary above)*

Signature: _____ Signature: _____

**If necessary, please use additional form(s) for more Alternate Accounts*

Terminate Alternate Accounts Authorization

I hereby request to TERMINATE the link between the accounts listed below and understand that I will no longer be able to transfer funds between these accounts or view them with one login to my primary account.

Primary Account #: _____

Alternate Account #: _____ **Alternate Account #:** _____

Member's Name (please print): _____

Member's Signature: _____ Date: _____

For Credit Union Use Only	Ownership Verified and Access Processed By: _____ Date: _____
	Ownership Verified and Access Terminated By: _____ Date: _____

How to Contact Us

MEMBER SERVICE CENTER

800.426.1917

QUICKLINE

888.426.1918

WEBSITE

www.SouthlandCU.org

FAX

General 866.526.5854

Lending 866.630.5792

ALL WRITTEN CORRESPONDENCE

Southland Credit Union

P O Box 3003

Los Alamitos, CA 90720-1303



REPORT A LOST OR STOLEN ATM, DEBIT OR CREDIT CARD

800.426.1917

SOUTHLAND BRANCH LOCATIONS

LOS ALAMITOS

(Corporate Headquarters)
10701 Los Alamitos Blvd
Los Alamitos, CA 90720

Hours: Mon—Fri 9—6
Sat 9—1

Additional Services:

- ATM (Envelope-Free Deposits)
- Coin Counting Kiosk
- Instant Issue ATM & Debit Cards
- Notary Public

DOWNEY

8545 Florence Ave
Downey, CA 90240

Hours: Mon—Fri 9—6
Sat 9—1

Additional Services:

- ATM (Envelope-Free Deposits)
- Coin Counting Kiosk
- Instant Issue ATM & Debit Cards
- Notary Public

GARDEN GROVE

12860 Euclid St.
Garden Grove, CA 92840

Hours: Mon—Fri 9—6
Sat 9—1

Additional Services:

- ATM (Envelope-Free Deposits)
- Coin Counting Kiosk
- Instant Issue ATM & Debit Cards
- Notary Public

LOS ANGELES

(Federal Building)
300 N. Los Angeles St. #1244
Los Angeles, CA 90012

Hours: Mon—Fri 8:30—5

Additional Services:

- ATM (Envelope-Free Deposits)
- Instant Issue ATM & Debit Cards
- Notary Public

LOS ANGELES

200 S. Spring St.
Los Angeles, CA 90012

Hours: Mon—Fri 8—5

Additional Services:

- ATM (Envelope-Free Deposits)
- Instant Issue ATM & Debit Cards
- Notary Public

SANTA MONICA

525 Santa Monica Blvd.
Santa Monica, CA 90401

Hours: Mon—Fri 9—6
Sat 9—1

Additional Services:

- ATM (Envelope-Free Deposits)
- Coin Counting Kiosk
- Instant Issue ATM & Debit Cards
- Notary Public

SANTA MONICA

(Koll Building-Third Floor)
2020 Santa Monica Blvd #300-B
Santa Monica, CA 90404

Hours: Mon—Fri 8—4
Closed Daily 11—12

Additional Services:

- ATM (Located on the first floor of the hospital)

Southland

CREDIT UNION

Kim Ortiz

Business Development Officer

626.388.5723

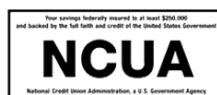
kortiz@SouthlandCU.org

P.O. Box 3003

Los Alamitos, CA 90720-1303

800.426.1917

www.SouthlandCU.org



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NMLS #685526