



Ambassador Handbook

the new **spectrum** of banking
since 1952



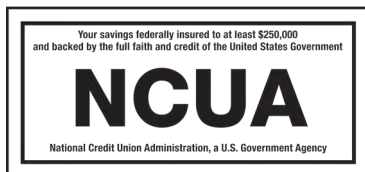
www.technicolorfcu.org

Technicolor Federal Credit Union is a not-for-profit, cooperative financial institution. It's similar to a bank, except each depositor owns an equal share of the organization, has an equal democratic vote in its governance, and is the sole purpose behind the existence of the credit union itself.

There are no corporate shareholders making decisions in smoke-filled rooms; Technicolor FCU is transparent and accountable to our members. We offer savings accounts with higher yields, loans with lower rates, and lower or no fees on many financial services.

Membership in Technicolor Federal Credit Union is a privilege open only to employees (and their immediate family) of select companies. Once you open an account and become a member, you are a member for life, even if you change companies. All that is required is that you keep your minimum share balance of \$20.00 in your savings account at all times to remain a member in good standing.

We're better than a bank, and we are committed to serving you. For more information, visit our website at www.technicolorfcu.org or email us at membership@technicolorfcu.org.



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TECHNICOLOR

Federal Credit Union

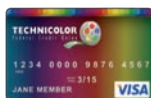


Banking Products & Services



Accounts

Savings (Shares)*
Free Checking
Premium Checking
Money Market
Share Certificates
IRA Shares
IRA Shares Certificates
Roth IRA Shares
Coverdell Education IRA
Education IRA
Business Savings
Business Checking
UTMA (Youth) Savings
Holiday Club Savings
Tax Savings



Services

Online Banking
Mobile Banking
ATM & DEBIT Cards
Credit Cards
Online Bill ePay
Online E-Statements
Financial Planning Service
Investment Advisory Service
Notary Services
Discount Car-Buying Service
Cellular Phone Discounts
Movie & Theme Park Tickets
Preferred Insurance Rates
Access to over 30,000 ATMs
(Surcharge-Free Worldwide)



Real Estate Loans

Home Purchase Mortgage Programs
1st & 2nd Mortgage Refinance
Home Equity Line of Credit (HELOC)

Mortgage Processing & Underwriting Performed by an Affiliated Third Party. TFCU NMLS #772841



Vehicle Loans

New or Used Car Purchase
New or Used Car Refinance
Lease Buyout
New Motorcycle
Used Motorcycle
New Motor-homes
Used Motor-homes
New Recreational Vehicles
Used Recreational Vehicles
New Boats
Used Boats



Personal Loans

Unsecured Loans
Debt Consolidation
Cash Advance
Payday Loans
Emergency Loans
Holiday Loans
Vacation Loans
Big Ticket Item Loans
Tax Loans
Medical Loans
Share-Secured Loans



Accounts Products & Services



Share Savings Accounts

A "Share" Account is the primary savings account for each and every member of Technicolor Federal Credit Union. It represents an equal "Share" of ownership of the credit union. The first \$20.00 is each member's equal share of ownership in the credit union, and as long as that \$20.00 remains in your account, you are a member of the credit union for life, even if you switch companies.



Share Draft Checking Accounts

A "Share Draft" Account is the primary checking account for our members. It is not required, but it is certainly recommended. With this account you can use a Debit Card to make purchases, write checks, and pay bills Online. We offer two types of checking accounts: (1) a Free Checking and (2) a Spectrum Plus Checking, which can earn interest, and provides complimentary services. There is a fee for Spectrum Plus Checking, but this is waived when you sign up for Direct Deposit* (*Please see our current Schedule of Fees for details located at www.technicolorfcu.org).



Money Market and Certificate Accounts

For larger deposits, we offer two types of accounts: (1) Money Market Accounts and (2) Certificate Accounts. Money Market accounts allow you to have the flexibility of having access to your capital without an early withdrawal penalty, while earning a higher yield than a regular Share Savings Account. However, a Certificate Account can provide a much higher yield than a Money Market. Certificates are offered for terms between 6 months and 5 years, and the longer you lock in your savings, the much higher your potential yield will be (early withdrawal penalties may apply).



Traditional, Roth, Education IRAs

Our goal is to help you retire in style! For retirement and education, we always recommend saving as early and often as possible. We offer Traditional, Roth and Education IRAs. These accounts each have different benefits and may provide tax advantages (please consult your tax professional for details). In addition to these accounts, all members have access to complimentary financial planning advice.



Business Share Savings & Checking

We offer low and no cost options for small and large businesses to save and transact with Business Share Savings and Checking Accounts. With lower account costs, the credit union can help you streamline your expenses.



Youth Share Savings Accounts

It's never too early to teach your children to save. As a member, your immediate family are eligible to join the credit union. Open a Youth Share Savings Account for your child to teach them early about saving, interest and the value of money. We also offer Uniform Transfer to Minors (UTMA) accounts as well.



Holiday Club and Tax Savings Accounts

The holidays are always around the corner, and what better way to save than with our Holiday Club Accounts. These accounts pay a generous interest yield as long as you keep savings for an entire year just in time for the holidays. We also offer convenient Tax Savings accounts to help separate your savings for peace of mind.



Loans Products & Services

Real Estate Loans



Home Purchase Mortgage Programs

If you are buying your first home, a new home, or even a second home, Technicolor FCU can help you finance it. We offer Fixed and Adjustable mortgages, lower fees, and the best service in underwriting and approving your loan.

1st & 2nd Mortgage Refinance

Do you want to potentially save thousands of dollars a year? Many of our members literally do when they refinance their existing mortgage with Technicolor FCU.



Home Equity Line of Credit (HELOC)

If you are looking to make home improvements, or if you need cash and have equity in your home, a HELOC is a great option to consider. Rather than take one large loan, a HELOC gives you the flexibility to only borrow the money you need.

Vehicle Loans



New or Used Car Purchase

When you are looking to buy a car, we will finance your purchase of a new or used car. Utilize our discount car buying service, buy from a private party or dealer. Apply online at www.technicolorfcu.org to get preapproved today.

New or Used Car Refinance



The average member saves hundreds of dollars by simply refinancing their auto loan from another lender with the credit union. Just think of all the things you can do with some extra cash. There is no cost to apply online.

Lease Buyout

If you leased a car and are looking to purchase it we can help. We can help you payoff your lease agreement early or right before you have to return it.



New & Used Motorcycles, RV, Motor-Homes & Boats

You won't believe how much you can save on a loan for a new or used motorcycle, RV, Motor-Home or Boat with Technicolor FCU. Apply online and let the good times roll, whichever method of transportation you choose to enjoy it with.

Credit Cards



VISA Rewards Credit Cards

VISA Rewards Credit Cards have low fixed rates, no annual fee and rewards for every dollar you spend. With VISA's fraud protection, this card can help you make purchases, place holds for hotels and rental cars, and pay for gasoline, all without having to use a debit card and put your checking account at risk for card fraud.



Secured Credit Cards

If you are looking to establish or rebuild your credit, our Secured VISA Credit Cards are the perfect product. Build a positive FICO score by responsibly using this card.



Personal Loans

Technicolor Federal Credit Union offers personal unsecured loans for just about anything you need. If you are looking to consolidate debt with other creditors, in need of an emergency payday loan, if you need cash to take a vacation or buy gifts for the holidays, or even if you need to buy a new computer or replace a broken appliance, we have flexible terms and programs to meet your needs.





Banking Products & Services



30,000 ATMs Worldwide

Don't pay an ATM fee ever again! That's right, with your credit union membership comes the benefit of over 30,000 surcharge-free ATMs worldwide. This includes locations at every 7-Eleven and Costco store. If 30,000 doesn't sound like much, just compare that to JP Morgan Chase Bank, which only has 18,000 ATMs. Yeah, we have about 12,000 more ATMs than Chase, not bad huh?



Online Banking

If you use a computer, tablet or phone, you can access your account 24/7 to check your balance, make transfers, pay bills, view statements, apply for a loan and more! We offer the convenience of our secure, state-of-the-art online banking for free to all of our members.



Mobile Banking

You can deposit checks, transfer funds, view your account balances, pay bills and more with mobile banking. The application is available for free for iOS and Android smart-phone and tablet devices. We also offer SMS (Text Message Based) Banking and our mobile friendly HTML browsing experience. Experience a whole new level of convenience with your credit union right in the palm of your hand!



ATM / Debit / Credit Cards

Your credit union offers three convenient choices of plastic cards to meet your daily needs. We offer ATM cards for our members to use solely for deposits and withdrawals, and DEBIT cards for use at ATMs and for purchases at millions of stores worldwide. In addition, our members can get our premier VISA Rewards Credit Card or our credit-building Secure Credit Card. The best part about our Credit Cards is there are no annual fees and our rates are fixed and will never vary.



Financial Planing & Investments

Planning for retirement at every stage of your life is the only way you'll make it happen. The difference at Technicolor Federal Credit Union is that we offer independent advice from a respected and dedicated Certified Financial Planner. The advice is complimentary and unbiased, and our representatives will meet with you at a convenient time to present your free financial plan. We are committed to helping you achieve your goals as "your partner on the path to financial success."



Discount Car-Buying Service

We offer a premier car-buying service that will help members find the make, model, color and options of the car that they want at a price they can afford. This is all in addition to our members savings hundreds to thousands of dollars on average on their loans with the credit union. Email us the car(s) you are looking for at cars@technicolorfcu.org and our team will start looking for a great deal today.



Discount Theme Park & Movie Tickets

Another great benefit of being a credit union member is having access to purchase discount tickets to major theme parks and movie theaters. We offer discounts to Disneyland, Magic Mountain, Knott's Berry Farm, Universal Studios Hollywood, Sea World Parks, Legoland and more. We also offer discounts on tickets to AMC Theaters, Pacific Theaters, Regal Theaters and Mann Theaters.



Our goal is to provide you, your co-workers, and your family with the best service and greatest value. We are "For People, Not Profit" and conduct our operations in a way that accomplishes this mantra.

We believe in providing you, our member, with greater value and return on your savings accounts, with access to the largest free ATM network in the nation.

We also believe that if you need a loan for a home, a car, a credit card or anything else, that you shouldn't have to pay an arm and a leg to get it.

Together, our combined membership of savers and borrowers makes a healthy and vibrant institution, meeting everyone's needs and providing greater financial success and stability to all of our members.

If you, your co-worker or your family members need assistance, visit our website at www.technicolorfcu.org or email us at membership@technicolorfcu.org.

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