

SELECT EMPLOYER GROUP

# Reward Program



Redwood  
Credit Union

FOR ALL THAT YOU LOVE.

# Welcome to Redwood Credit Union

At Redwood Credit Union (RCU), we love to help you succeed. We're focused on people and our community, never profits or stockholders. It's why we offer personalized banking that works for your life. No matter where you are in your journey, we're excited to be right there with you.

## Select Employer Group (SEG) Reward Program

Your employer is currently an official Select Employer Group (SEG) Partner. This means that you, as an employee, are qualified to receive a host of additional RCU membership benefits and rewards when you join Redwood Credit Union.

## Two ways to join RCU to take advantage of your Membership Rewards:

- » Schedule an appointment at your nearest branch at [redwoodcu.org/appointments](https://redwoodcu.org/appointments).
- » Join online at [redwoodcu.org/join](https://redwoodcu.org/join) first. Then, connect your account at [redwoodcu.org/SEG-connect](https://redwoodcu.org/SEG-connect).

# Start Earning Your SEG Rewards



## Earn \$25 cash

When you open a new checking account with direct deposit<sup>1</sup>



## 0.25% one-time loan rate discount

Auto, RV, motorcycle, bike, boat or personal loans<sup>2</sup>



## Complimentary review

Investment goals, portfolio & retirement plan consultation<sup>3</sup>  
Available through CUSO Financial Services, LP



## Free consultations & quotes

Free consultations about your credit report, home purchase, debt consolidation and quotes on RCU Insurance Services for auto, home & more!<sup>4</sup>



## Free box of checks<sup>5</sup>



## Health savings accounts (HSAs)

Make pre-tax contributions to save on medical expenses<sup>6</sup>



## ATM access

40+ local RCU ATMs plus 30,000+ free Network ATMs.  
Use a non-RCU ATM and we'll reimburse you, up to 4 times per month.<sup>7</sup>



Rewards program available to employees of RCU SEG partners only. Proof of employment required & rewards must be applied for &/or redeemed within 90 days of joining RCU. To redeem SEG benefits, please give us a call or stop by one of our branches. Certain restrictions may apply. Special offers subject to change without notice. 1. Checking account credited \$25 after first direct deposit. 2. Loan discount available on a new RCU closed-end loan or refinanced closed-end loan from another lender. 3. One free box of RCU standard design checks. 4. Non-deposit investment products and services are offered through CUSO Financial Services, L.P. ("CFS"), a registered broker-dealer (Member FINRA/SIPC) and SEC Registered Investment Advisor. Products offered through CFS: are not NCUA/NCUSIF or otherwise federally insured, are not guarantees or obligations of the credit union, and may involve investment risk including possible loss of principal. Investment Representatives are registered through CFS. Redwood Credit Union has contracted with CFS to make non-deposit investment products and services available to credit union Members. 5. Insurance products are not deposits of RCU, and are not protected by the NCUA. They are not an obligation of or guaranteed by RCU and may be subject to risk. Any insurance required as a condition of an extension of credit by RCU need not be purchased from RCUIS and may be purchased from an agent or an insurance company of the Member's choice. RCU Insurance Services (RCUIS) is a wholly owned subsidiary of RCU. Business conducted with RCUIS is separate and distinct from any business conducted with RCU. License no. 0D91054. Credit counseling provided by RCU's credit counseling partner, Balance. 6. Must be enrolled in a qualifying high deductible health plan (HDHP) and meet other eligibility requirements. Check with your health insurance provider to determine if your health plan coverage is HSA-compatible. Refer to IRS Publication 969 for additional information. Consult your tax advisor for additional information. 7. First two non-RCU ATM fees reimbursed with checking; first four non-RCU ATM fees reimbursed with checking and active RCU loan or credit card. Active = at least one transaction or payment in prior month. Casino/gambling and ATMs outside U.S. excluded. 8. California properties only.

**For more information on the Select Employer  
Group Program scan the QR code below.**



**Redwood  
Credit Union**

[redwoodcu.org/seg](https://redwoodcu.org/seg) | (707) 545-4000 | 1 (800) 479-7928

Federally Insured by NCUA.

