

Inside Tech Fed

INSIDE THIS ISSUE



**A Tech Fed
Benefits
Guide—
Just For You!**



**Share the Value of
Membership and Unlimited
Partnership Checking with
Your Employees**

An Easy-to-Follow Guide to Tech Fed's Benefits!

You are one of our greatest resources for providing accurate and updated information on all our benefits, products, services, and events to your employee members of Tech Fed as well as new employees who wish to join. We understand that this is not always an easy task, as we are just one of the many benefits you offer employees when they begin working at your company. That's why we're making it easier. We are in the process of creating a reference binder that can be used as a guide or handbook on our financial institution. As we update, add, or change products and information, we will send you replacement pages.

How it Works

We've divided the reference binder into several useful sections. One section is dedicated to each type of employee you have: new, existing, even departing, and what types of issues will be important to them in which Tech Fed can play a significant role. There is also a section devoted to all of our products and services that can be easily referenced from a variety of pages throughout the binder.

Another very important section provides you with common scenarios and concerns your employees may have regarding Tech Fed. For each scenario, we supply possible solutions and advice on handling these inquiries. And finally, there are a few parts of the binder that show what seminars and speakers are available to you, how to set up on-sites with our Company Relations Manager Barbara Wake, who your contacts are for specific questions, as well as important forms and disclosure information.

Coming Soon!

You will receive your binder in the mail in the coming months. Please take a moment to look it over. If you have any questions about the Tech Fed guide, please call Barbara Wake at 408-441-4761 for more details.

We hope this reference will not only provide answers for your employees, but also enhance your relationship with them and strengthen the one between you and us. The most important goal of this guide, however, is to make your job a little bit easier.



Your Employees and Tech Fed: An Unlimited Partnership for Life

There are only a few things in this world that last a lifetime. Membership with Tech Fed is one of them. No strings attached.

When your employees join Tech Fed, they have the convenient option to open what is called an **Unlimited Partnership Checking Account**, or UP Checking. To open a UP Checking Account, they simply deposit \$25 into a Savings Account, \$100 into a Checking Account and give us authorization for the direct deposit of their net pay.

Here are the many benefits they'll enjoy with Unlimited Partnership Checking:

- Free interest-bearing checking
- No minimum monthly balance fees
- Free Tech Fed CheckCard—an ATM and debit card in one that takes the place of writing checks
- Unlimited Tech Fed ATM usage and no charge for Network ATM Transactions from Tech Fed*
- No charge for Point-of-Sale Transactions—gas stations, grocery stores and more—anywhere in the world
- Free unlimited use of WebBranch, Tech Fed's Internet Branch
- Free unlimited use of Tech Fed's Call-24 automated telephone system
- No charge for Travelers Cheques, Money Orders or Corporate Checks
- No annual fee for a Tech Fed VISA Classic or VISA Gold Card**



Membership Means More Than a Checking Account

When your employees become members of Technology Federal Credit Union, they will not only enjoy the benefits of having an exceptional checking account, but also the privileges that accompany Tech Fed membership. As members, they are also owners. And we rely on our member-owners to guide the decisions we make in order to meet them at their point of need. Our members elect our Board of Directors who volunteer their time to assist us in that effort. We take careful steps to fully understand what products and services we need to offer our membership for each significant lifetime event they experience.

Once your employees are members, their whole family is eligible for lifetime membership as well. Spouses, children, cousins, parents, grandparents and so on. They too can enjoy the services we offer. Even if your employees relocate to another branch of your company, move halfway across the world, retire, or for whatever reason leave your company, Tech Fed will honor their membership without exception.

Safety and Soundness

Tech Fed has enjoyed financial growth, safety and stability since it began in 1960. Even with the recent Supreme Court decision against credit unions, our relationship with our members strengthens and we continue to grow. We want your employees to take advantage of our stability and use us as their support through the different financial stages of their lives. Whether your employees are planning their retirement, balancing their financial portfolio, funding their children's education, or purchasing their first new home or car, Tech Fed has the resources they need.

Your Employees Can Join Today

Encourage your employees to check us out and let them know they are eligible to become Tech Fed member-owners. Show them how they can benefit from opening an Unlimited Partnership Checking Account upon joining. To become a member, they can call 408-451-9111 or 800-553-0880 (outside 408 area) and make an appointment, visit any of our four branch locations, or submit an online enrollment form found on our Web site at www.techfed.org. Employees who are members but do not have the UP Checking are invited to upgrade their accounts to UP Checking to receive the benefits listed here.

We feel fortunate to have your company as one of the Select Employee Groups in our field of membership. Therefore we take great care to ensure we are offering your employees the best quality of service and valuable benefits they deserve from a financial institution.

*If the ATM is located at another financial institution, that institution may impose a charge for using a card other than theirs.

**VISA Air Gold charges a \$36 annual fee.