



**SILVER STATE
SCHOOLS**
CREDIT UNION

MEMBERSHIP BENEFITS

Silver State Schools Credit Union, founded in 1951, is a premier financial cooperative owned and operated by its members. With locations throughout the Las Vegas Valley, we continue to provide a quality banking alternative for people like you, your fellow employees, and families.

THE CREDIT UNION DIFFERENCE

Silver State Schools Credit Union is not a bank. We're a non-profit financial institution owned by our members. With a volunteer board of directors, elected from and by our membership, our focus is on serving members' financial needs. The Credit Union's earnings are returned to its members through lower fees and loan rates while being able to offer better rates of return for savings.

Lifetime membership! As your financial needs change, we'll be with you every step of the way, from daily checking transactions, buying a car, financing your home, to saving for retirement.

Exclusive member offers. As your Credit Union, we want to ensure that you receive the best service, not only from us but from our partners. We extend quality services at discounted rates that are only available to members, such as identity theft protection and insurance solutions.

MEMBER BENEFITS FOR ALL AGES

A **Regular Savings** (Adult Membership) account is a part of every adult member's ownership in Silver State Schools Credit Union. It is the cornerstone of your membership with the Credit Union; granting you full access to all the products and services we offer. A **Regular Savings** account requires a minimum opening deposit of only \$25 for those age 18 and over.

MY Account Savings is our account solution for young adult members aged 25 and under. Get access to the Credit Union's products and services with a minimum opening deposit of only \$25.

Get a jump-start on membership and begin saving early with a **Junior Savings** (Junior Membership) account that requires a minimum opening deposit of only \$25 for those aged 17 and under.

Individuals seeking SSSCU membership must meet membership requirements. To determine membership eligibility visit www.silverstatecu.com/membership/member-eligibility. Membership at SSSCU requires a savings account with a minimum balance of \$25.00.

ACCOUNTS INSURED UP TO \$500,000



American Share Insurance insures each account up to \$250,000. Excess Share Insurance Corporation provides up to an additional \$250,000 of insurance per account. This institution is not federally insured, and if the institution fails, the Federal Government does not guarantee that depositors will get back their money.



MEMBERSHIP BENEFITS

ACCOUNTS TO GUIDE YOU TOWARDS ANY GOAL

A [Secondary Savings](#) account can help keep your specific goals on track or help put a little extra away for a rainy day.

Whatever your lifestyle or life stage, we offer [Checking](#) services to help you manage it.

- [Advantage Checking](#)¹: Protect your finances, save money on everyday purchases, and enjoy your life.
- [Basic Checking](#)²: A simple, no-frills checking option.
- [MYAccount Checking](#): On-the-go banking tools for students and young adults aged 25 and under.

Watch your funds grow with a [Money Market](#) account. Earn competitive dividends on your growing balance.

- [Insured Money Market](#): Earn dividends³ on balances of \$2,500 and greater.
- [Insured Money Market Plus](#): Earn highest dividends³ on balances of \$100,000 and greater.

Receive competitive dividend rates on tax-advantaged savings for retirement with our [Traditional](#) and [Roth IRAs](#) or save for your child's college fund with our [Education IRA](#).

BORROW WHAT YOU NEED TO BUILD YOUR DREAMS

Put your vehicle buying plans into motion with reliable financing, competitive rates, and affordable lending options to purchase everyday transportation or a recreational ride.

Whether you are looking to purchase a new or used car, truck, SUV, or motorcycle, our goal is to put you in the driver's seat quickly with our [Auto Loan](#). Credit Union Guaranteed Auto Protection (GAP) and Extended Service Warranty are available to you at a low cost to protect your assets.

Need extra cash? An [Auto Title Loan](#) may be your answer. Use the available equity in your vehicle to get the cash you need whether your vehicle is paid in full or not.

Love your car - but hate your rate? Refinance your existing vehicle loan with our [ABC \(A Better Car\) Loan](#) and save up to 2% of your current APR*.

Whether you're planning to refinance your current home or purchase your first home, we're prepared to assist you through each phase of the process. With a variety of [Mortgage Loan](#)⁴ programs, you are sure to find a loan that suits your needs.

Get on the fast-track to owning your home free and clear, and reach your ultimate goal in 10 years or less with our [Equity Accelerator](#). Whether you want to enter retirement

debt-free or are ready to pay off an existing mortgage, this loan option can save you thousands of dollars in interest.

You have earned the equity in your home. Why not use it? When in need of additional funds, your home's value can help bridge financial gaps. Access the established equity in your home with a [Home Equity Loan](#) or [Home Equity Line of Credit \(HELOC\)](#).

Whether you plan to make everyday purchases, consolidate existing credit card balances, or just keep the card close in case of an emergency, Silver State Schools Credit Union has [Credit Cards](#) designed to serve you.

Life can be expensive but extra funds are within reach. With a [Personal Loan](#) or [Personal Line of Credit](#) you can manage unexpected financial needs, purchase a "big ticket" item, or consolidate higher-interest debt with straightforward lending options.

Use your existing certificate or savings balance as collateral and borrow against those balances with a [Secured Loan](#)^{**} at an attractive interest rate.

We are dedicated to finding ways to support the financial goals of educational employees inside classrooms and beyond. With an [Educational Employee Loan](#) you can pursue an advanced degree, professional certification, or get a jumpstart on your retirement years.

DEPENDABLE RESOURCES TO STREAMLINE TASKS

When life keeps you on the move, you need reliable ways to stay connected to your finances. As a member, you have secure 24/7 access to your accounts with [Online and Mobile Banking](#). Monitor balances, transfer funds, make loan payments, update personal information, and access budgeting and financial planning tools.

Confident. Simple. Digital. Your Silver State Schools Credit Union [Visa® Debit Card](#) and/or [Credit Card](#) is available for use with Apple Pay,TM Google Pay,TM Samsung Pay, Fitbit Pay,TM or Garmin PayTM digital wallet.

Get the most out of your SSSCU membership and take advantage of a variety of discounts on every day purchases and services such as travel, entertainment, preferred dealerships, retail and education partner discounts.

Find out more about Silver State Schools Credit Union at silverstatecu.com.

⁴Silver State Schools Credit Union (NMLS ID#382004) originates mortgage loans through its wholly owned credit union service organization, Silver State Schools Service Company LLC (NMLS ID#410609) dba Silver State Schools Mortgage Company. Silver State Schools Mortgage Company LLC is located at 630 Trade Center Drive, Las Vegas, NV 89119 and can be contacted at 702.733.8820. Our mortgage loan officers are all licensed through the National Mortgage Licensing System (NMLS).

¹\$6 Monthly Maintenance Fee. ²\$3 Monthly Maintenance Fee. \$3 monthly maintenance fee can be waived with 20+ debit transactions, or \$1,000 aggregate cash, check and/or ACH deposits by the last day of the month. Requirements must be met each month to avoid the fee. \$3 monthly maintenance fee waived for members 60 and older.

³Compounded and credited monthly using the daily balance method.

^{**}Deposits held in Money Market accounts and IRAs are not eligible to be offered as collateral.