



# Everything you need to know

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## *Allied merger conversion guide*

*Please review and retain for your records.*



# Welcome to Southland Credit Union

I am excited and honored to welcome you to Southland Credit Union!

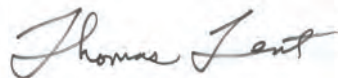
On April 10, 2024, the Board of Directors and Allied Healthcare Credit Union (AHCU) Members overwhelmingly voted for your credit union to merge with Southland Credit Union. Effective May 1, 2024, this vote joined two credit unions with a common goal and purpose – to provide you, the Member-owner, with personalized, friendly service, and financially rewarding products. This partnership ensures you will continue to see these benefits, along with new and enhanced features that could have only been made available by partnering with Southland.

Beginning Friday, January 31, 2025 at 11:00 p.m., your credit union will begin integrating the core systems and processes of Allied into Southland. During this two-day conversion process, account access, like Digital Banking, will be temporarily unavailable. Rest assured, your credit union will be working vigilantly over the weekend to ensure all systems are up and operating for business on Monday, February 3, 2025. When this process is completed, you will have full access to all of Southland's features and benefits.

I encourage you to review this guide, as it provides further details on Southland's products and services and explains what this transition means for you. If you have any questions, please feel free to reach out. For contact information, including who to reach and how, please refer to page 8.

Again, welcome to Southland Credit Union. I am excited, as I know that you are, for the great possibilities this partnership will bring.

Sincerely,



Thomas G. Lent  
President & CEO  
Southland Credit Union



## What to expect

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While May 1, 2024, marked the legal date for the merger, the transition of your accounts to Southland Credit Union won't happen until the completion of system conversion on February 3, 2025. We've been working hard behind the scenes to make this conversion as easy as possible.

## What you need to do

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### Verify your contact info

Please verify that your address, phone number and email are correct by logging into Digital Banking or reviewing your account statement. You can also confirm your information by calling Allied at 562.933.0370 or visiting your preferred Allied branch.



### Check your mail/email

We will be sending important account details and materials by mail and email from now until the conversion on February 3. Please check both to ensure a smooth transition.



### Learn more

Please review this guide for essential account details, information on Southland's products and services and key dates for account access.

## Important account access notice

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The following will be **UNAVAILABLE** after 11:00 p.m. on Friday, January 31 until we reopen on February 3.

**BRANCHES**

**DIGITAL BANKING**

**WEBSITE**

**AUTOMATED TELEPHONE BANKING**

# Merger checklist

## 4 Weeks to go | Friday, January 3

### □ Verify your contact info

Check your contact information and verify it is accurate to ensure your account access is uninterrupted.

### □ Learn more

Visit [SouthlandCU.org/allied](https://SouthlandCU.org/allied) frequently for updates.

## 3 Weeks to go | Friday, January 10

### □ Check your mail

Continue to check your mail to stay up-to-date on all changes.

## 2 Weeks to go | Friday, January 17

### □ New debit and credit cards

If you currently have a credit card or debit card you will receive a new card in the mail the week of January 27, 2025. You will not be able to use your new card until February 3, 2025.

## 1 Week to go | Friday, January 24

### □ Online transaction history

Transaction history and check images will not carry over to the new Digital Banking system. Download your history or take screenshots of any check images you may need.

### □ Online alerts, transfers and bill pay

Your recurring transfers and current bill payment details will remain active. However, we recommend keeping a copy of your transactions as a precaution.

## Last day | Friday, January 31

### □ Check your balances

Make sure to check your balance and download your previous account statements. Reminder: Digital Banking, including online and mobile banking, will be unavailable at 11:00 p.m. Friday, January 31.

## System conversion starts Friday, January 31, 2025, at 11:00 p.m.

## AHCU cards will be deactivated on February 3 at 1:00 a.m. PST.

## Day 1 at SCU | Monday, February 3

### □ Register for your new Digital Banking

If you are a primary or joint Member, you may register for Digital Banking access. For registration details, see page 9.

### □ Start using your new Southland card

You can now activate your new Southland card in Southland's Digital Banking for quick and easy setup, including PIN selection. To activate, log in to Digital Banking, navigate to Card Management, and follow the activation instructions.

Alternatively, you can call the number provided on your card carrier to activate your card. For security purposes, please ensure you call from the home phone number on record.

Once activated, your card will be ready for immediate use.

**Need help?**  
**Call 800.426.1917, chat**  
**online at [SouthlandCU.org](https://SouthlandCU.org)**  
**or visit any branch!**



# Your accounts

## Account numbers

We are making every effort to keep your existing AHCU account numbers during the conversion. There may, however, be a few AHCU account numbers that will not

convert. If your account number is one of these accounts and has to change, you will be notified by mail.

## What will NOT change

### Internal account transfers

Your scheduled AHCU internal transfers from your credit union accounts and transfers for loan payments will continue uninterrupted.

### Allied checks

You can continue to use your existing AHCU checks. When it is time to reorder, your new checks will have your SCU account information.

### Overdraft protection

Your current overdraft protection will not change. Overdraft protection and Courtesy Pay will continue. See page 23 to learn more, or log onto SouthlandCU.org starting February 3, 2025.

### Existing direct deposit, deposits, withdrawals and automatic transfers (ACH)

Existing automatic transfers, deposits and withdrawals will continue to post to your account as usual. While we will redirect your automatic transactions, new transactions will need to be set up with your new account details.

## What WILL change

### Debit cards

You will receive a new Visa debit card with a new number. Cards will be mailing week of January 27, 2025. If you have multiple cards, you may not receive them all at once but will receive them all by the end of January. While your AHCU card may not be expired, they will be deactivated on February 3, 2025, at 1:00 a.m. PST. You will need to activate and use your new Southland card on Monday morning, February 3.

### Statements

Your January 2025 statement will be mailed to you at no cost. Moving forward, your account statements will have a new look!

### International wires

International wires will no longer be offered.

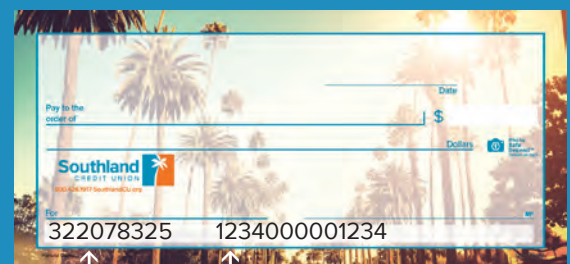
### Account conversion

Your accounts will be converted from Allied accounts to Southland accounts and be subject to Southland's terms and conditions. Most accounts will convert to the same type of account at SCU with only a few exceptions. Please see Account Conversion Chart on page 6 for notable differences and enclosed Member Account Agreement for complete account terms and details.

## New direct deposit/ACH

When scheduling a new direct deposit or ACH, please use Southland's routing and transit number: 322078325. You can find your full Southland MICR account number in Digital Banking. Simply select your checking account and then click on Show Details.

A complimentary sheet of Southland temporary checks will be available upon request starting February 3, 2025.



↑ Routing Number      ↑ Checking Account Number

# Comparison Chart

## Current Allied Savings Accounts will convert to new Southland Savings Account

### Primary Savings/Special Savings Accounts

- Minimum share balance of \$5.00

### Primary Savings

- Minimum share balance of \$25.00
- \$3.00 monthly service fee (waived for Members under 18 or over 65, or waived with Direct Deposit, Southland eStatements, Checking, Money Market, Certificate, IRA Account or Loan Balance)

### Holiday Club

- The full balance is disbursed the last business day of September of each year. If a withdrawal is necessary before the first business day of October in any given year, a withdrawal fee may be assessed (see Schedule of Fees & Charges). The Account will automatically renew on October 1 of each year unless you provide instructions on or before October 1.

### Holiday Club

- If the balance in a Holiday Club Account exceeds \$100.00 on November 1 of any year, the funds in the Holiday Club Account will be transferred to your checking account, or your primary savings if you do not have a checking account with us. Balances of \$100.00 or less on November 1 of any year will remain in the Holiday Club Account, but may be withdrawn at any time.

### Vacation Club

### Savings Account

- We do not offer a Vacation Club account, your balances will be transferred to a secondary Savings account.

### Penny Pals Savings

- Minimum share balance of \$10.00
- The child must be under 12 years of age

### Southland Jr. Savers

- Minimum share balance of \$5.00
- At age 18, your Jr. Savers Account will become a primary savings which is required by every Member. The terms and conditions applicable to a primary savings will then apply.

## Current Allied Checking Accounts will convert to new Southland Checking Accounts

*BaZing checking account benefits will not convert*

### Basic Care Checking

- \$3.99 monthly service charge waived with eStatements

### Free Checking

- No monthly service fee
- eStatements required

### Complete Care Checking

- \$6.99/month service charge

### Enjoy! Rewards Checking

- \$5 monthly service charge (waived for Members with direct deposit or Bill Pay every month and 10 debit card transactions)

### Advanced Care Checking

- \$9.99/month service charge

### High Yield Checking

- \$5 monthly service charge (waived for Members with direct deposit or Bill Pay every month)

### Healthy Start Care Checking

- \$20/month service charge

### Opportunity Checking

- \$15/month service charge

## Current Allied Term Certificates will convert to new Southland Certificates

Certificates, including Penny Pals and IRA certificates rates, remaining terms, and any special features on your account will not change.

At maturity, your account will automatically roll-over into a Southland Certificate at the then current rate to the next shortest term available if a matching term is not available. If you would like to change your terms, please notify a Representative within 10 calendar days of your maturity date.

Please refer to the enclosed Member Account Agreement & Schedule of Fees and Charges for complete account details.



# Your loans

## What WILL NOT change

### Consumer loans

Your consumer loans—Vehicle Loans, Signature Loans, Seasonal Loans and Lines of Credit—rates and terms will not change.

### Real estate loans

Your real estate loans—mortgage loans, home equity loans and home equity lines of credit—rates and terms will not change. Mortgage loan payments will continue to be managed by Midwest and post conversion will be accessible in Digital Banking.

## What WILL change

### Credit cards

Your Allied Mastercard will be replaced by a new Visa credit card with a different card number. New Visa credit card agreement will be mailed out to credit card holders. You will also receive a new card before January 31, 2025. Please note that even if your Allied card has not expired, you'll need to activate and begin using your new Southland cards starting February 3.

### Current Allied Credit Cards will convert to new Southland Credit Cards

World Rewards

Enjoy! Rewards

- Earn 1 point for every \$1 spent\*
- Redeem rewards points for cash, merchandise, travel, fuel and more
- Visa Zero Liability coverage\*
- No annual fee

Core Platinum

Smart Card

- Secured credit option available
- Visa Zero Liability coverage\*
- No annual fee

Secured Core Platinum

Smart Card Secured

- A Visa secured by a Southland share account; an excellent option for building credit

**Rewards Points:** Your rewards points will convert to Southland's Enjoy! points. See Enjoy! Rewards program details on page 8. You will be notified when your points are available to view after the February 3 conversion date.

# Enjoy!

Rewards by Southland<sup>SM</sup>



## Earn rewards and enjoy them on the go with Enjoy! Rewards

Enhance your shopping experience and get rewarded for every dollar you spend. Earn points with every purchase made using your Enjoy! Rewards debit and credit cards. Points can be redeemed for a variety of benefits, including merchandise, travel experiences, gift cards, cash back, fee waivers and more. This program expands beyond credit cards; now, checking accounts, auto loans, mortgage loans and more all qualify for Enjoy! Points. With Enjoy! Rewards, the more you engage, the more you gain.

All you need to participate is an Enjoy! Rewards Checking and/or Enjoy! Rewards Visa<sup>®</sup> Platinum credit card.

### How to earn Enjoy! points

- Enjoy! Rewards debit card earns one point per every three (3) dollars of each qualifying transaction.
- Enjoy! Rewards Visa<sup>®</sup> Platinum credit card earns one point per every one (1) dollar of each qualifying transaction.

- New auto loans, mortgage loans and more will earn points. With Enjoy! Rewards, the more you engage, the more you gain.

### Earn bonus points as you grow with Southland

- Earn 2,000 bonus points for an auto loan
- Earn 2,500 bonus points for a home equity line of credit
- Earn 3,000 bonus points for a personal loan
- Earn 50,000 bonus points for a purchase or refinanced mortgage loan

### There are many ways to Enjoy!

- Real-time rewards
- Cash back & gift cards
- Fuel with points
- Travel & experiences
- Merchandise
- Donations & fee refunds

### How to access your Enjoy! Rewards account

- Log in to your Southland Digital Banking account, on mobile or desktop.
- Navigate to Accounts, then Enjoy! Rewards. From there you will be able to view your points balance and log in to redeem points.



Visit [SouthlandCU.org/enjoy](https://SouthlandCU.org/enjoy) for details!

All new accounts will be verified through ChexSystems and are subject to credit approval. Terms, rates, and financing are subject to credit approval. Enjoy! Rewards Checking and/or an Enjoy! Rewards Visa Platinum credit card is required to participate in the Enjoy! Rewards program. Program conditions and restrictions may apply. Not available on all Southland Visa cards. Additional points accumulated for other banking relationships, products and services. For complete details, refer to Enjoy! Rewards Program Terms and Conditions at [SouthlandCU.org/enjoy](https://SouthlandCU.org/enjoy).



# More details

## Digital Banking and bill pay

You will need to login to Digital Banking at SouthlandCU.org on or after February 3, 2025. Note that transaction history prior to January 31 will not be available online after that date. We recommend printing six months of eStatements for your records, as previous statements and transaction history will not be accessible after January 31, 2025.

### How to access Digital Banking

If you are a Primary or Joint Member, you may register for Digital Banking.

1. Click LOGIN at SouthlandCU.org and enter your username and password.
2. The system will ask you to verify your information.
3. You will be prompted to change your password.
4. You can now log in and use Digital Banking.

If your username and password does not work, or if you have trouble verifying the requested information, please call us at 800-426-1917.

### Can I log in from my phone?

Yes, you can register using your phone. Most smart phones and web-enabled devices can log into Digital Banking at SouthlandCU.org. Apps are also available for download through the Google Play Store® and Apple App Store®.

### I have more than one account, do I need multiple logins?

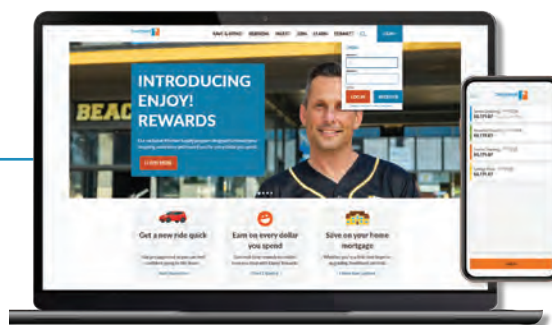
No. At Southland you will only need a single username and password. You will see all of the accounts you have tied to your social security number.

### Will my alerts and scheduled transfers carry over?

Any alerts, nicknames and recurring online transfers that you have set up in Digital Banking will automatically move into your new Southland Digital Banking. Please take screenshots so you can easily set them up on February 3.

### Important message for bill pay users

During the conversion, your recurring bill payment details will remain active. However, we recommend keeping a copy of your payees and payment details as a precaution. Bill pay processing will change. Funds must be present in your account at the time a bill is processed.



If adequate funds are not available in your account at the time of processing, the bill will not be paid.

### Linked accounts

#### What is a linked account?

Some Allied Members have the ability to view and make transactions between accounts where they are not a Primary or Joint Owner.

#### What will change?

To support improved security and compliance for our Digital Banking users, Southland will no longer support account linking using this method. A small group of Members who currently have access to linked accounts will no longer have access to those accounts effective February 3, 2025.

#### How do I regain access?

In order to view accounts where you are not a Primary Owner, you will need to be added as a Joint Owner by completing an Account & Signature Card Change Request Form with the Primary account holder. The Primary Account Owner may contact us or visit their nearest Southland Branch to add Joint Owners.

### Account aggregation for Joint Owners

Southland will also make all accounts where you are a Primary Owner or Joint Owner visible in your Digital Banking accounts effective February 3.

#### What will change?

If you are a Primary Member and Online/Mobile Banking user who is also a Joint Owner of other accounts, you will be able to view and transact with your Joint accounts in Online and Mobile Banking, starting February 3, 2025. If you are a Joint Owner who can already see your Primary and Joint accounts in Online and Mobile Banking, then nothing will change for you.

#### How do I hide accounts I do not want to view?

Log in to Digital Banking and navigate to Tools, then Settings, and accounts to hide accounts.

# Account access

## CO-OP ATMs

Unlimited surcharge-free withdrawals from over 30,000 CO-OP ATMs. That's more than double the biggest banks and includes selected locations where you shop, like 7-Eleven, Circle K, Costco, Publix and more.

- Over 7,500 deposit-taking ATMs
- 8,000 ATMs located in 7-Elevens nationwide

## CO-OP Shared Branching

CO-OP shared branches provide access to over 5,000 branch and self-service locations in all 50 states, Puerto Rico, Guam and military bases around the globe. Southland Members can conduct financial transactions by visiting a participating credit union branch in the CO-OP shared branch network. Visit [SouthlandCU.org](http://SouthlandCU.org) to find a location near you.

## Quickline

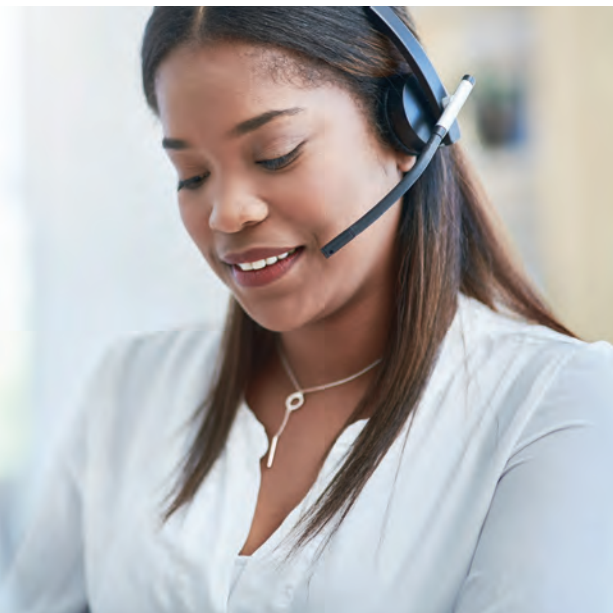
Southland's Teller Phone—888.426.1918



## Tap to pay and mobile wallet

You can use it to make purchases with a simple tap. You can also add your Southland card to your mobile payments-enabled phone or smartwatch using Apple Pay, Google Pay or Samsung Pay.

\*You may be charged access rates depending on your carrier. Web access is needed to use digital 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.



## Who to contact with questions

For any questions or support related to your account and the upcoming changes, please see the contact information below:

- **Allied Member Care:** Call 888.488.9105 to speak with an Allied associate if you have questions about your Allied accounts before the conversion. They can also assist you with verifying and updating your contact information.
- **Southland Contact Center:** For inquiries about Southland's new products and services, contact a Southland associate at 800.426.1917. They are available to provide details and address any questions you may have about the offerings.

## Branch locations, hours and services (Effective 2-3-2025)

### Carson

510 W. Carson St.  
Carson, CA 90745

Hours: Mon—Fri 9—5  
Sat 9—1

Additional services:

- ATM
- Coin counting kiosk
- Instant issue ATM & debit cards
- Notary Public

### Downey

(Temporary location)  
11101 La Reina Ave.  
Downey, CA 90241

Hours: Mon—Fri 9—5  
Sat 9—1

Additional services:

- ATM
- Coin counting kiosk
- Instant issue ATM & debit cards
- Notary Public

### Long Beach

2250 N. Bellflower Blvd.  
Long Beach, CA 90815

Hours: Mon—Fri 9—5  
Sat 9—1

Additional services:

- ATM
- PTM
- Coin counting kiosk
- Instant issue ATM & debit cards
- Notary Public

### Long Beach

4133 N. Viking Way  
Long Beach, CA 90808

Hours: Mon—Fri 9—5  
Sat 9—1

Additional services:

- ATM (across the street)
- Instant issue ATM & debit cards

### Long Beach

(LBMMC)  
2801 Atlantic Ave.  
Long Beach, CA 90806

Hours: Mon—Fri 9—5  
Sat Closed

Additional services:

- Notary Public

### Long Beach

(St. Mary)  
1050 Linden Ave.  
Long Beach, CA 90813

Hours: Mon—Fri 8—4  
Closed daily 11:30—12:30

Additional services:

- Cashless branch
- ATM (in hospital lobby)

### Long Beach

(Long Beach State Campus at USU Plaza)  
1212 N. Bellflower Blvd. #241  
Long Beach, CA 90815

Hours: Mon—Fri 8—4  
Closed daily 11:30—12:30

Additional services:

- ATM (at branch, inside Walter Pyramid and Student Recreation Wellness Center)

### Los Alamitos

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

Hours: Mon—Fri 9—5  
Sat 9—1

Additional services:

- ATM
- Instant issue ATM & debit cards
- Coin counting kiosk
- Notary Public

### Lynwood

(St. Francis)  
New branch location  
3628 E. Imperial Hwy., Suite 106  
Lynwood, CA 90262

Hours: Mon—Fri 8—4  
Closed daily 11:30—12:30

Additional services:

- Cashless branch
- ATM in cafeteria

### Los Angeles

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

Hours: Mon—Fri 8—4  
Sat Closed

Additional services:

- ATM
- Instant issue ATM & debit cards
- Notary Public

### Santa Monica

525 Santa Monica Blvd.  
Santa Monica, CA 90401

Hours: Mon—Fri 9—5  
Sat 9—1

Additional services:

- ATM
- 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 90401

Hours: Mon—Fri 8—4  
Closed daily 11:30—12

Additional services:

- Cashless branch
- ATM (first floor of the hospital)

# Deposit rates

Effective Date: December 1, 2024

## Savings Accounts

Account Type	Annual Percentage Yield	Dividend Rate	Min Deposit to Open	Min Balance to Earn Rate
Primary Savings	0.05%	0.050%	\$25	\$25
Holiday Club	0.05%	0.050%	\$0	\$0
Health Savings	0.05%	0.050%	\$0	\$0
High Yield Savings	2.75%	2.716%	\$10,000	\$10,000

## Checking Accounts

Account Type	Annual Percentage Yield	Dividend Rate	Min Deposit to Open	Min Balance to Earn Rate
Business Checking	0.50%	0.050%	\$0	\$0
High Yield Checking*	2.25% / 0.05%	2.228% / 0.050%	\$0	\$0 / \$10,000

\* Primary rate of 2.75% APY earned on balances up to \$10,000, Primary Savings APY of 0.05% APY on balances of \$10,001 and up.

## Money Market Account—rates based on balance

Account Type	Annual Percentage Yield	Dividend Rate	Min Deposit to Open	Min Balance to Earn Rate
Tier 1	0.450%	0.450%	\$0	\$0
Tier 2	0.700%	0.698%	\$2,500	\$2,500
Tier 3	0.750%	0.748%	\$10,000	\$10,000
Tier 4	0.750%	0.748%	\$50,000	\$50,000
Tier 5	0.800%	0.798%	\$100,000	\$100,000
Tier 6	0.850%	0.847%	\$150,000	\$150,000

## IRA Account

Account Type	Annual Percentage Yield	Dividend Rate	Min Deposit to Open	Min Balance to Earn Rate
Savings	0.05%	0.050%	\$0	\$0

## Term Share Certificates & IRA Term Share Certificates\*—Roth & Traditional

Term	Annual Percentage Yield	Dividend Rate	Min Deposit to Open	Min Balance to Earn Rate
<b>11-Month Special</b>	<b>3.50%</b>	<b>3.446%</b>	<b>\$1,000</b>	<b>\$1,000</b>
6-Month	2.70%	2.668%	\$1,000	\$1,000
1-Year	2.80%	2.765%	\$1,000	\$1,000
2-Year	2.95%	2.911%	\$1,000	\$1,000
3-Year	2.80%	2.765%	\$1,000	\$1,000
4-Year	3.10%	3.057%	\$1,000	\$1,000
5-Year	3.30%	3.252%	\$1,000	\$1,000

## Jumbo Share Certificates & IRA Term Share Certificates\*—Roth & Traditional

Term	Annual Percentage Yield	Dividend Rate	Min Deposit to Open	Min Balance to Earn Rate
6-Month	2.80%	2.765%	\$100,000	\$100,000
1-Year	2.90%	2.863%	\$100,000	\$100,000
2-Year	3.05%	3.009%	\$100,000	\$100,000
3-Year	2.90%	2.863%	\$100,000	\$100,000
4-Year	3.20%	3.154%	\$100,000	\$100,000
5-Year	3.40%	3.349%	\$100,000	\$100,000

\*The Certificate and IRA Account Agreement and Disclosure is included in the Member Account Agreement and Disclosure. Accounts are insured by the NCUA (National Credit Union Administration), an agency of the U.S. Government (\$250,000). See "Your Insured Funds" booklet issued by the NCUA for additional coverage for multiple accounts.

Primary Savings, Holiday club, and Money Market Accounts are variable rate accounts and rates may change after the accounts are opened. Fees could reduce earnings on these accounts. For Term Share (Certificate) Accounts, the Dividend Rate and APY set forth above would be paid for the Term shown. A substantial penalty will or may be imposed for early withdrawal. For purposes of this disclosure, the Dividend Rate and APY were offered within the most recent seven (7) calendar days and were accurate as of the "Effective" date set forth above. Please call (800) 426-1917 to obtain current rate information.



# Loan rates

Effective Date: December 1, 2024

## Vehicles

Account Type	APR <sup>1</sup> with Autopay	APR <sup>1</sup> without Autopay	Payment/\$1000	Maximum Terms <sup>2</sup>	Advance Policy <sup>3</sup>
New	5.99%	6.24%	\$28.75	36 Months (3 yrs)	130% MSRP
New	5.99%	6.24%	\$21.80	48 Months (4 yrs)	130% MSRP
New	5.99%	6.24%	\$17.63	60-66 Months (5 yrs)	130% MSRP
New	6.24%	6.49%	\$14.86	72-78 Months (6 yrs)	130% MSRP
New	6.74%	6.99%	\$13.32	84 Months (7 yrs)	130% MSRP
Used	6.24%	6.49%	\$28.86	36 Months (3 yrs)	130% NADA
Used	6.24%	6.49%	\$21.91	48 Months (4 yrs)	130% NADA
Used	6.24%	6.49%	\$17.74	60-66 Months (5 yrs)	130% NADA
Used	6.49%	6.74%	\$14.97	72-78 Months (6 yrs)	130% NADA
Used	6.99%	7.24%	\$13.44	84 Months (7 yrs)	130% NADA
Clean Energy	5.74%	5.99%	\$28.86	36 Months (3 yrs)	130% NADA
Clean Energy	5.74%	5.99%	\$21.91	48 Months (4 yrs)	130% NADA
Clean Energy	5.74%	5.99%	\$17.74	60-66 Months (5 yrs)	130% NADA
Clean Energy	5.99%	6.24%	\$14.97	72-78 Months (6 yrs)	130% NADA
Clean Energy	6.49%	6.74%	\$13.44	84 Months (7 yrs)	130% NADA

## Motorcycles—Personal Watercraft

Account Type	APR <sup>1</sup> with Autopay	APR <sup>1</sup> without Autopay	Payment/\$1000	Maximum Terms <sup>2</sup>	Advance Policy <sup>3</sup>
New	9.49%	9.74%	\$18.27	84 Months (7 yrs)	110% MSRP
Used	9.74%	9.99%	\$18.39	84 Months (7 yrs)	110% Low Retail

## Boats—Motor Homes—Travel Trailers

Account Type	APR <sup>1</sup> with Autopay	APR <sup>1</sup> without Autopay	Payment/\$1000 (120 Months)	Maximum Terms <sup>2</sup>	Advance Policy <sup>3</sup>
New	8.75%	9.00%	\$12.53	180 Months (15 yrs)	90% MSRP
Used	9.00%	9.25%	\$12.67	180 Months (15 yrs)	90% Low Retail

## Signature Loans—Personal Lines of Credit *(Overdraft Protection)*

Account Type	APR <sup>1</sup>	Payment/\$1000 (60 Months)	Maximum Terms <sup>2</sup>	Advance Policy <sup>3</sup> (Minimum \$1,000)
Signature Loans	11.74%	\$20.88	60 Months (5 yrs)	100%
Line of Credit/Overdraft	11.74%	\$20.88	N/A	As Needed

## Share—Certificate Secured Loans

Account Type	APR <sup>1</sup>	Advance Policy <sup>3</sup>
Share Secured Loan	3.50% + Current Share Rate	\$500 Minimum

## Home Equity Line of Credit—HELOC

Account Type	APR <sup>4</sup>	Rate <sup>5</sup>	Annual Fee <sup>6</sup>	Variable Index	Closing Cost	Advance Policy <sup>3</sup>
HELOC	8.75%	Prime + 1.00%	\$50.00	Prime	Appraisal, Title, Recording, Flood, Processing Fees	Up to 70.00% LTV
HELOC	9.00%	Prime + 1.25%	\$50.00	Prime	Currently Waived	70.01% - 80.00% LTV

Rates subject to change at any time without notice. Indicated rates are available to qualified Members. Other rates may apply based on credit profile.

1) Autopay must be from a qualified checking account to receive the deduction (.25%). 2) Loan amount \$25,000 and up financed up to 84 months (on approved credit); otherwise, maximum term is 72 months. 3) MSRP = Manufacturer's Suggested Retail Price; RKBB=Retail Kelley Blue Book; NADA=NADA Low Retail Value. 4) All Annual Percentage Rates (APR) shown are calculated at a \$10,000 loan amount. HELOCs and HELs are calculated on \$100,000 loan amount. 5) HELOC APR is based on Prime Rate of 8.00% + the margin rate stated above. Other rates may apply based on credit. Annual cap of 5% over fully indexed rate. Lifetime cap of 15%. Closing costs for the HELOC are currently waived (subject to change). 6) Annual fee of \$50, waived with a minimum of \$10,000 outstanding balance for 30 days during the year.



# Deposit accounts

## Savings accounts

A \$25 opening deposit is required to establish membership with Southland. Once open, you are eligible for all of the products and services available.

### High Yield Savings

Give your savings a boost with a High Yield Savings account. To qualify for a higher rate, you must have a minimum balance of \$10,000 and your deposit must be new money transferred from another financial institution.

### Jr. Savers

- Start your account with as little as \$5
- Establish joint ownership by a parent, grandparent or guardian
- Link your account to your child's Jr. Savers account
- Send allowance with the Southland mobile app and digital banking
- Earn dividends

### Money Market accounts

- Tiered rates
- No minimum investment period or minimum balance to maintain
- Immediate access to your funds
- Earn dividends with as little as \$2,500
- Additional deposits can be made any time

### Certificate accounts

- Open with as little as \$1,000
- Choose terms from 6 months to 5 years
- Jumbo rates available

### Holiday Club

Set aside money for your holiday expenses with automatic payroll deduction. You determine the amount you'd like to save, 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.

## All checking accounts

- \$0 minimum opening deposit
- Free Digital Banking featuring card management, mobile deposits and Zelle®
- Get paid up to two days early with direct deposit
- Free Visa debit card
- Nationwide access to over 30,000 surcharge-free CO-OP ATMs and 5,000 shared branches
- Overdraft protection available from a Southland savings, overdraft line of credit and more

### Enjoy! Rewards Checking

Experience a little joy each day as you earn points on your debit card purchases.

- Qualifies for Enjoy! Rewards by Southland
- Earn up to \$20 a month in ATM fee rebates
- Monthly service fee waived with direct deposit or one bill pay, and 10 debit card transactions per month

### High Yield Checking

A High Yield Checking account is the perfect way to earn dividends on your everyday spending account.

- Earn a higher rate on balances up to \$10,000 and standard rate for balances over \$10,000
- Monthly service fee waived with direct deposit or one bill pay per month

### Free Checking

A simple, no-frills checking account that's genuinely free. The only requirement is enrollment in free eStatements.

### Teen Checking

A checking account designed for teens ages 13 to 19. Teen Checking provides the tools your teen needs to enter the world with a solid financial foundation.

- Joint access with a parent/guardian co-signer
- Overdraft protection from a Southland savings account only

CHECKING COMPARISON	ENJOY! REWARDS	HIGH YIELD CHECKING	FREE CHECKING	TEEN CHECKING
	Experience a little joy each day as you earn points on your purchases	Earn dividends on your everyday spending account	A no frills checking account that's actually free	Introduce good saving and spending habits
Minimum opening deposit	\$0	\$0	\$0	\$0
Free Digital Banking	✓	✓	✓	✓
CO-OP Shared Branching	✓	✓	✓	✓
CO-OP ATMs	✓	✓	✓	✓
Free Visa debit card	✓	✓	✓	✓
Direct deposit	✓ Get paid up to two days early with direct deposit	✓ Get paid up to two days early with direct deposit	✓ Get paid up to two days early with direct deposit	✓ Get paid up to two days early with direct deposit
Overdraft protection	✓	✓	✓	✓
Earn dividends	No	✓	No	No
Eligible for autopay loan rate discount	✓	✓	No	No
Eligible for Enjoy! Rewards Program	✓	No	No	No
Earn ATM fee rebates	✓ Earn up to \$20 a month in ATM rebates	No	No	No
Monthly service fee	\$5 Waived with direct deposit or one bill pay, and 10 debit card transactions per month	\$5 Waived with direct deposit or one bill pay per month	\$0	\$0
Monthly paper statement fee	\$5 Waived with eStatements or for Members over 65	\$5 Waived with eStatements or for Members over 65	\$0 eStatements required	\$5 Waived for Members under 18; or with Direct Deposit, Southland eStatements, Bill Pay, loan balance, or average total deposit balance of \$1,500 or more

Membership is subject to eligibility. All new accounts will be verified through ChexSystems and are subject to credit approval. Use of an Out of Network ATM will result in a \$3.00 withdrawal fee, per transaction, and possible third-party surcharges. Web/App access is needed to use Digital Banking. You may be charged access rates depending on your carrier. Check with your service provider for details on specific fees and charges. Some restrictions may apply. Mobile Deposits are available to Members in good standing only.

Direct deposit: Early access depends on the timing of the submission of the payment file from the payer. We generally make these funds available on the day the payment file is received, which may be up to 2 days earlier than the scheduled payment date.

Overdraft protection: Submit your preference in writing per Member Account Agreement. If no preference is listed, Courtesy Pay Program will be the default. Courtesy Pay will also take effect if funds are unavailable for transfer from preferences listed.

Enjoy! Rewards Checking: \$20 ATM rebates paid when monthly qualifications of with direct deposit or one bill pay, and 10 debit card transactions per month are met.

High Yield Checking: Earn a higher Annual Percentage Yield on your balances up to \$10,000 and standard rate for balances over \$10,000.

Teen Checking: Members under the age of eighteen requires a parent or legal guardian to be a joint signer on the account. Account converts to a Free Checking at age twenty. 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. Overdraft protection for Teen Checking is only permitted from a savings or linked parent's account, account does not qualify for courtesy pay or line of credit. If funds are not available, transaction will be declined.

# Consumer loans

## 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 needs.

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

## HELOC Advantage

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 80% 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.

- Fixed rate for the first five years of the loan
- Flexible monthly payments\*\*
- No origination fees or points
- Credit lines up to 80% of your home's equity
- Line amounts up to \$500,000
- Convenient access to your money with a HELOC access Visa card

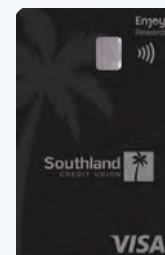
\*\*APR=Annual Percentage Rate. The initial interest rate is fixed for the first five years of the loan and then adjusts to the fully indexed variable rate at the beginning of the sixty-first month. Current HELOC Rate is based on Prime Rate + the margin (0.50% for up to 70% CLTV or 0.75% for 70.1-80% CLTV. LTV = Loan to Value and CLTV = Combined Loans 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 9.00% or exceed 15%. The rate shown assumes that you have a FICO of 700 or above. Investment HELOC Rate is based on Prime Rate + the margin (2% for up to 70% CLTV). Other rates may apply based on credit profile. Non-Owner Occupied add 1.75% with a max LTV/CLTV of 70%. 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 in part 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. 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 \$750 early termination fee to reimburse Southland Credit Union all third-party fees incurred at closing. NMLS #685526. Mortgage interest tax deduction may be subject to income restrictions. Consult a licensed tax advisor regarding your ability to take this deduction. NMLS #685526.

## Visa credit cards

Your Visa, your rewards.

### Enjoy! Rewards Visa Platinum credit card

- Earn 1 point for every \$1 spent\*
  - Redeem rewards points for cash, merchandise, travel, fuel and more
  - 0% APR\* on purchases and balance transfers for the first 12 months
- Visa Zero Liability coverage\*
- No annual fee



### Smart Card

- Ideal for young adults in college or entering the workforce
- Simple, no frills credit card perfect for making small purchases to build credit
- Secured credit option available
- Visa Zero Liability coverage\*
- No annual fee



\*Enjoy! Rewards program conditions and restrictions apply. Not available on all Southland Visa cards. Visit [SouthlandCU.org/enjoy](http://SouthlandCU.org/enjoy) for details. APR=Annual Percentage Rate as of 11-8-24 and are subject to change without notice. 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 introductory rate. After that, your APR will be 13.74% - 16.74%. Smart Card rates from 19.24% - 21.49%. This APR will vary with the market based on the Prime Rate plus a margin. Balance transfer, cash advance, foreign transaction and other fees may apply. Terms, features, programs and conditions subject to change. Minimum monthly payment is 1.75% of the account balance or \$15. Visa's Zero Liability Policy is our guarantee that you won't be held responsible for unauthorized charges made with your account or account information. You're protected if your Visa credit or debit card is lost, stolen or fraudulently used, online or offline. See Visa Credit Card Agreement for complete details.

## Additional loans

- Mortgage loans
- Signature loans
- Personal lines of credit
- Share secured loans
- Motorcycle loans
- Personal watercraft loans
- Boats/motor homes/travel trailer loans





### Why you'll love Southland Home Loans

- ✓ **Low rates**  
We offer low rates on fixed and adjustable loans
- ✓ **Low down payment**  
As low as 3% down for first-time home buyers
- ✓ **Expert advice**  
Discuss all your available options with one of our mortgage experts
- ✓ **Options for everyone**  
Fixed, adjustable, investment property, and FHA/VA loans

# Your new home is within reach

## Southland Mortgage Loans



**Ron Piri**  
Mortgage Loan Consultant  
NMLS# 383580  
**657.301.8851**

- ✓ Adjustable Rate Mortgages
- ✓ Fixed Rate Mortgages
- ✓ Investment Property Mortgages
- ✓ Government-Backed Mortgages

Contact a personal mortgage consultant to learn how you can save on your home purchase or refinance.

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 Secured Overnight Financing Rate (SOFR) as published in The Wall Street Journal. The 5 year Constant Maturity Treasury (CMT) is used as the index for the 5/5 ARM product. P&I payment is subject to change after first interest adjustment. Loan funding is subject to membership eligibility and credit approval. Membership is subject to eligibility. All new accounts will be verified through ChexSystems and are subject to credit approval. Real Estate Loans are subject to credit approval. 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 Credit Union, 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!

## Auto buying programs

**Carscouts**  
**877.450.6747**

Carscouts promises an exceptional auto buying experience for Members. Experienced agents serve as your trusted advisors during the car buying process, sparing you the hassle of dealing with high-pressure salespeople and endless hours at the dealership.

**Enterprise car sales**  
**SouthlandCU.org**

Choose from thousands of cars, SUVs, trucks and vans in a wide range of makes and models, all with clear, transparent pricing.

- 12-month limited powertrain warranty
- 12-month roadside assistance
- A free CARFAX® Vehicle History Report™
- A 7-day buyback agreement

**Lease Buyout Center**  
**714.997.9365**

Buying out your leased car can be confusing and stressful. Lease Buyout Center and Southland have streamlined the process for you. We'll do all the paperwork and secure your financing online with no office or dealership visits.

## Investment services

**Southland Investment Services**  
**800.426.1917**

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, ask to speak with one of our Wealth Advisors.

## 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.

- Discounts on commissions and escrow services (see website for details)
- Search every MLS listing in Southern California to find your home
- Receive daily new listing emails that match your home search criteria.

## AD&D insurance

**Minnesota Life**  
**877.309.6576**

- 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
- Coverage remains effective as long as premiums are paid, the master policy remains in force and your Southland Credit Union account is maintained.

## Love My Credit Union® Rewards

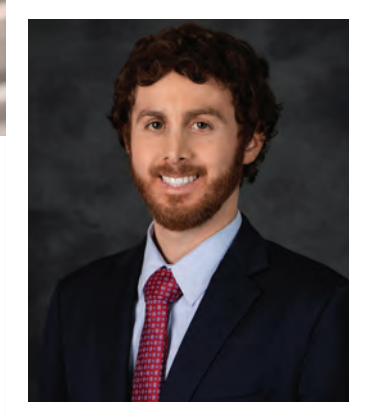
**SouthlandCU.org**

Exclusive access to discounts on popular programs and services.



**Southland Investment Services include:**

- ✓ Wealth management
- ✓ Retirement planning
- ✓ Tax planning strategies
- ✓ IRA rollover services
- ✓ College savings
- ✓ Insurance solutions
- ✓ Business strategies
- ✓ And more



**Scott Gevertz**  
 Wealth Advisor  
 Southland Investment Services  
 10701 Los Alamitos Blvd.  
 Los Alamitos, CA 90720  
 Phone: 562.936.8714  
 SGevertz@SouthlandCU.org  
 CA Insurance License #0F80093

**Your future begins with Southland Investment Services**

Whether you're a first-time or experienced investor, the advisors at Southland Investment Services are a great asset in your retirement planning, tax reduction strategies, rollover services, annuities, insurance needs and more.

Southland Investment Services, part of the LPL Financial national network of independent financial service providers, provides resources, tools and technology to support Scott Gevertz in the delivery of personal, objective financial advice.

Southland Members will enjoy financial services to help work toward their financial goals through the delivery of objective financial advice and customized strategies.

Members seeking comprehensive, personalized investment services are encouraged to contact Scott for a free consultation. Scott Gevertz is based in the Los Alamitos branch and is also available for appointments at other Southland locations upon request.

*Schedule a free consultation today!*

**Scott Gevertz is a Wealth Advisors with, and securities and advisory services are offered through LPL Financial (LPL), a registered investment advisor and broker dealer (member FINRA/SIPC).** Insurance products are offered through LPL or its licensed affiliates. Southland Credit Union and Southland Investment Services **are not** registered as a broker/dealer or investment advisor. Registered representatives of LPL offer products and services using Southland Investment Services, and may also be employees of Southland Credit Union. These products and services are being offered through LPL or its affiliates, which are separate entities from and not affiliates of Southland Credit Union or Southland Investment Services. Securities and insurance offered through LPL or its affiliates are:

Not Insured by NCUA Or Any Other Government Agency	Not Credit Union Guaranteed	Not Credit Union Deposits or Obligations	May Lose Value
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Southland Credit Union ("Financial Institution") provides referrals to financial professionals of LPL Financial LLC ("LPL") pursuant to an agreement that allows LPL to pay the Financial Institution for these referrals. This creates an incentive for the Financial Institution to make these referrals, resulting in a conflict of interest. The Financial Institution is not a current client of LPL for advisory services. Please visit <https://www.lpl.com/disclosures/is-lpl-relationship-disclosure.html> or scan the QR code for more detailed information.

# SCHEDULE OF FEES & CHARGES



Effective January 1, 2025

## GENERAL (Applies to All Accounts)

Membership/Association Fee (waived with a minimum initial deposit of \$25) (one-time) .....	\$15.00
Closed account (per membership, if closed within the first 31 days) .....	\$20.00
Stop payment order on checks (per item).....	\$25.00
Stop payment order on check through Digital Banking (per item) .....	\$10.00
Stop payment order on ACH (per item) .....	\$25.00
Stop payment order on bill pay (per item) .....	\$25.00
Stop payment on unclaimed bill pay check (per item) .....	\$25.00
Wire Transfer:	
Incoming.....	\$10.00
Outgoing (domestic only) .....	\$35.00
Southland eTransfers:	
(account to account transfers to or from another financial institution)	
Incoming.....	FREE
Outgoing.....	FREE
Collection item (foreign checks).....	\$25.00
Member research and/or reconciliation (per hour).....	\$50.00
Archived document retrieval .....	Actual costs + research fee
Legal processes (subpoena, levy, attachment) (per hour, min. one hour) .....	\$50.00
Third party returned deposit/cashed check (per item) .....	\$10.00
Returned deposit (per item).....	\$25.00
Returned loan payment (per item).....	\$15.00
Returned credit card payment (per item).....	\$25.00
Non-sufficient funds (NSF) returned fee (per presentment).....	\$29.00
Courtesy pay (per presentment).....	\$29.00
Overdraft transfer from other account (excluding line of credit) (per transfer).....	\$5.00
Inactivity fee (after 1 year of inactivity) (per month) .....	\$5.00
Dormancy notification fee (per item).....	\$2.00
Escheat fee (after 3 years of inactivity).....	\$2.00
eStatement image from Digital Banking.....	FREE
Statement copy (per statement) .....	\$5.00
Returned mail/bad address (annually).....	\$5.00
Replacement ATM/check card fee.....	\$5.00
Rush ATM/check card fee.....	\$25.00
Deposit adjustment through CO-OP® Shared Branch/ATM/Visa® network.....	\$25.00
Visa foreign transactions in foreign currency (of transaction amount) .....	1%
Visa foreign transactions in U.S. currency (of transaction amount) .....	0.8%
ATM transaction fees:	
(Southland ATM network includes all Southland and CO-OP® ATMs)	
All in network transactions (unlimited) .....	FREE
All out of network transactions (per transaction).....	\$3.00

## SAVINGS ACCOUNTS

Primary savings monthly service fee (waived for Members under 18 and over 65; or with direct deposit, Southland eStatements, checking, money market, certificate, IRA, or loan balance) (per month) .....	\$3.00
Southland Jr. Savers entrance deposit .....	\$5.00
Health Savings account (per month).....	\$2.00

## CHECKING & MONEY MARKET ACCOUNTS

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) (excludes Free, High Yield and Enjoy! Rewards Checking) (per month) .....	\$5.00
High Yield/Enjoy! Rewards Checking paper statement fee (waived for Members with Southland eStatements or over age 65) (per month) .....	\$5.00
Cash Rewards/Super Checking monthly service charge (waived for Members with direct deposit, one bill payment per month, or 10 debit card transaction posted within the month) (per month) .....	\$5.00
Enjoy! Rewards Checking monthly service charge (waived for Members with direct deposit or one bill payment per month, and 10 debit card transaction posted within the month) (per month).....	\$5.00
High Yield Checking monthly service charge (waived for Members with direct deposit or one bill payment per month) (per month) .....	\$5.00
Opportunity Checking (per month).....	\$15.00
Image of paid check through Digital Banking .....	FREE
Copy of paid check (first two per statement period free).....	\$5.00
Temporary checks (free at account opening) (per sheet).....	\$2.00
Non-Member check cashing fee (per item) .....	\$10.00

## INDIVIDUAL RETIREMENT ACCOUNTS

Annual IRA participation fee .....	\$25.00
IRA early withdrawal/closure fee .....	\$25.00

## OTHER SERVICES

Verification of deposit .....	\$15.00
Business accounts cash deposits (total deposits in excess of \$10,000 per month) (per \$100 deposited).....	\$0.50
Corporate/cashier's check payable to third party.....	\$5.00
DMV vehicle title change (includes name change or state change).....	\$50.00
Coin Exchange:	
Loose coin from Members .....	FREE up to \$500 per month, then 10%
Loose coin from non-Members.....	10%
Notary Service:	
Credit union related business .....	FREE
Non-credit union related Business (per signature) .....	\$15.00

# Direct Deposit Form



Direct deposit is the fastest way to get your paycheck into your checking account and can effectively get your paycheck into your checking account up to two days early. With direct deposit you can deposit your paycheck automatically into your checking or savings account.

- Get paid up to 2 days earlier
- 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

## When will my deposit be available?

Get paid up to 2 days early with direct deposit. Your direct deposits/ACH deposits will no longer be held until an 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. Now you will have early access to your direct deposit. Early access depends on the timing of the submission of the payment file from the payer. We generally make these funds available on the day the payment file is received, which may be up to 2 days earlier than the scheduled payment date.

## 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 form 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 account 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 my payroll department 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

Member Name		Date
Southland Credit Union   P.O. Box 3003   Los Alamitos, CA 90720-1303		800.426.1917
Financial Institution	FI Address	Phone
Allocation to deposit to this account:	Flat Amount _____	% _____
322078325	_____	
Transit/Routing #	Account # at Financial Institution	

Signature \_\_\_\_\_ Date \_\_\_\_\_

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# Courtesy Pay Program



## Opt-in form for ATM and everyday debit card transactions

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 a Southland representative 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’s digital banking bill pay

We pay overdrafts at our discretion, which means we do not guarantee that we will always authorize and pay ATM/Debit card 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 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 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: \_\_\_\_\_



## Contact information

### Contact Center

800.426.1917

### Quickline

888.426.1918

### Website

[SouthlandCU.org](http://SouthlandCU.org)

### FAX

General 866.526.5854

Lending 866.630.5792

### Report a lost or stolen ATM, debit or credit card

Card management tool in Digital  
Banking or by calling 800.426.1917

### All written correspondence

Southland Credit Union  
P.O. BOX 3003  
Los Alamitos, CA 90720-1303

