

Great Member Benefits

PremierOne CU is more than just your local credit union. It is a place where you and your family can fulfill all your financial needs and enjoy life without stress. Take advantage of these member benefits!

Member Discounts – We have partnered with local businesses and services to provide our members exclusive discounts including entertainment venues like movie theaters and amusement parks. Get tickets and information online.

Member Referral Program – Refer your friends, family and co-workers and GET CASH!

Credit Sense – This FREE feature gives you 24/7 access to your Credit Score every time you log into your Mobile App.

Scholarship Program – Providing opportunities to our younger members pursuing higher education.

Youth & Student Programs – We value our children and the importance of teaching about saving. Our fun programs educate youth and teens and will lead them to a brighter financial future.

Services

Whether you are on-the-go or would like to speak to a live person, we've got you covered.

- Access to over 30,000 CO-OP ATMs nationwide
- Auto Buying Resources
- Easy Online Loan Application
- eBranch – Online Banking
- Fast Online Account Opening
- Identity Theft Resources
- Instant Issue Card Service
- Insurance
- Mobile Banking
- Online Education Center



PremierOne Credit Union

For hours call or visit our Web site

Phone: 408.524.4500 or 855.500.P1CU (7128)

Web: premieronecu.org | Email: info@premieronecu.org

4th Street Branch

88 S Fourth Street
(bottom of 4th street garage)
San Jose, CA 95112

Arques Branch

1193 East Arques Avenue
Sunnyvale, CA 94085

Asbury Branch

140 Asbury Street
San Jose, CA 95110

Almaden Branch

5353 Almaden Expressway, #80
(next to TJ Maxx)
San Jose, CA 95118

Via Del Oro Branch

(and Corporate Headquarters)
6640 Via Del Oro
San Jose, CA 95119

STAY CONNECTED



CO-OP ATMs and Shared Branches

To access over 30,000 ATMs for free in the CO-OP Network:

- Visit www.co-opcreditunions.org
- Text the street address or zip code to: 91989
- Add the CO-OP Locator database to your GPS
- Call 1-888-SITE-COOP (748-3266)
- Download the CO-OP ATM locator app

CO-OP ATMs include most 7-Eleven, Costco, & Walgreens stores.



Federally insured by NCUA



Together, we're just better.

Member Services

Welcome to PremierOne Credit Union!

As a member of PremierOne Credit Union you are a valued co-owner of a not-for-profit financial institution. Your lifetime membership allows you to receive low rates on loans and higher rates on deposit accounts. We strive to work for you, providing excellent, personal service for all your financial needs at little to no cost. You can trust one of the most financially sound credit unions in the area to take the extra step towards your financial success.

History – We are a combination of two credit unions rich in history with over 120 years of successful financial offerings and superior service. We carry on the commitment to offering members an exclusive experience and finance options that you can't find in traditional banks.

Eligibility – Anyone who lives, works, worships, or attends school in Santa Clara County, as well as any businesses or organizations in Santa Clara County are invited to enjoy the benefits PremierOne Credit Union has to offer. Membership is also open to immediate family or household members of current members.

Join simply by opening your PremierOne Share Account and paying the one-time membership fee of \$10.

Checking Accounts

With our checking accounts you can easily access your funds through a checking account that meets your needs.

Spend Account – This premier checking account offers many perks for members. Receive higher rates and refunds on monthly ATM fees¹. The account is free with eStatements.

Standard Checking – We offer a simple, free checking account that's perfect for members who want a basic or second account, or prefer paper statements.

Business Checking – Our sole proprietorship business checking account will help your self-employed business run smoothly. Benefits include unlimited check writing, debit card, online and Mobile Banking all for only \$10 a month.

Online Access – eBranch offers secure online access to your accounts anytime, anywhere. We make it easy for you to:

- Pay your bills online
- Make transfers between accounts
- Receive eStatements
- Reorder checks
- Access secure forms & CU communications

Mobile Banking – Manage your accounts on-the-go.

- Deposit checks
- View check images
- Pay people with Popmoney® or Apple Pay®
- Check your credit score or get daily credit score updates

¹Visit premieronecu.org for current rates. ATM fee reimbursements of up to \$20 and high dividends provided only if qualifications are met within the monthly qualification cycle.

Savings Accounts

PremierOne CU offers many savings accounts to fit your lifestyle, paying competitive dividends on all accounts to make the most of your money.

Share Savings – Is your share in the credit union. Open your membership account and it pays dividends monthly.

Select Savings – Start saving anytime for any purpose that can be enjoyed on June 1st or November 1st, your choice!

Premier Money Market – Earn higher dividend rates with this flexible account; earned daily, paid monthly.

Share Certificates – Competitive rates in these accounts have options ranging from 3 to 60 months.

Individual Retirement Accounts (IRA) – Choose between a Traditional, Roth, or Educational IRA account in the form of a savings or certificate account.

Health Savings – Save for medical expenses and easily access your funds. Great for high-deductible health plans and qualified expenses are tax-free.²

Youth Accounts – A fun way for kids and teens to learn about financial responsibility with their own accounts.

²Consult your tax advisor for qualified expenses.

Lending

We are a full-service lender for all your financing needs, offering loans with great rates and protection with MEMBER'S CHOICE™ Borrower Security.

Vehicles – Get financing fast and easy electronically or at the dealership. Additional loan services include CUDL AutoSmart, Enterprise Car Sales, Auto Buying Resources, Guaranteed Auto Protection (GAP) and Mechanical Breakdown Protection (MBP) for a lower cost than at the dealership.

- New and used vehicles
- Motorcycles, boats & RVs

Mortgages – We offer various options for fixed loans and adjustable rate mortgages.

- Home purchase or refinance
- Home Equity or improvement
- Home Equity Line-of-Credit
- Go Green loans
- Vacation home loans

Credit Cards – Select the card that is right for you.

- VISA® Classic – For first-time borrowers.
- VISA® Gold – uChoose Rewards® with cash back!
- VISA® Platinum – our lowest rate!

Personal Loans – Loans for any stage of your life.

- Bill Consolidation
- Tax Loan
- Share Secured Loan

