

# Reward Benefits *for* Samsung Employees

*As an employee of Samsung you are eligible for Stanford Federal Credit Union benefits!*

## Checking and Savings

- Free checking account with no balance requirements
- Access to over 5,000 shared branch locations and 30,000 fee-free ATMs
- Free Mobile and Online Banking, Bill Pay and Pay a Friend
- Complimentary consultation with a Stanford financial investment advisor
- Savings and Certificates that earn more

## Banking for International Employees

- Open your account before you arrive —no SSN required
- No SSN or U.S. credit history required for select loans or credit cards

## Rewards Credit Cards

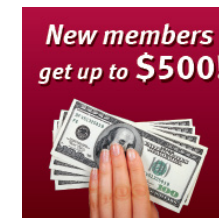
- Earn 1% cash back or up to 3x points on qualifying card purchases
- No annual fee
- No foreign transaction fee when you travel
- No cash advance fee or balance transfer fee

## Auto Loans

- Up to 1.00% APR<sup>1</sup> discount on new/used auto loans or refinance from another lender
- Up to 90 days with no payments
- No pre-payment penalty
- Free auto-buying program to find the right car at the right price

## Mortgage Loans

- Fixed and adjustable rate loans
- Loan processing fee rebate up to \$700<sup>2</sup>
- Home Equity Line of Credit
- Low fees, low down payment requirements and flexible terms



Visit [sfcu.org/Samsung](https://sfcu.org/Samsung)

## Refer a Friend and Earn Cash!

Ask about our Refer A Friend program to earn cash, or visit [sfcu.org/RAF](https://sfcu.org/RAF).



Contact your personal banker

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<sup>1</sup>APR = Annual Percentage Rate. All loans subject to credit approval.

<sup>2</sup>Mortgage loan fee rebate applies to SFCU internal fees only. Third party fees apply. Programs subject to change—contact Stanford FCU for program details.