Select Employee Groups

Abbey Credit Union offers employees and companies privileged benefits.

And that means meeting all of the unique, individual financial needs for you and your employees today and tomorrow – whether it's an affordable checking, low interest loans, savings or retirement planning!

Select Employee Groups - Service Privileges

Abbey Credit Union's "highly supportive" staff strives to service employees and their companies with an "extra privilege" attitude. Abbey Credit Union offers valuable benefits to both employees and their company, understanding the needs of their members. Select Employee Groups (SEGs) are supported by Abbey Credit Union's Business Development Officer and a business team, concentrating on higher levels of support, building relationships, financial resources, and benefits to employees and employers.

If you work for one of our SEGs, you can become a member of Abbey Credit Union even if you don't meet the other residency or county membership requirements. See www.abbeycu.com for our SEG list.

If your company or organization would like to become an Abbey Credit Union Select Employee Group, call us at 937-898-7800.





Our membership is open to those who live, work, worship, or attend schools in Vandalia, Butler Township or Miami County.

VANDALIA

Main Office 800 Falls Creek Drive 937-898-7800 Toll Free: 800-546-8882

TROY

Branch1341 Wayne Street
937-335-7500
Toll Free 866-335-7555



Plus you may conduct financial transactions at over 3000 participating credit unions in Ohio and around the world! Abbey Credit Union is a member of Shared Branching.







Where Life Experiences Are Understood...



Select Employee Groups Service Privileges

www.abbeycu.com





Key Services

Select Employee Groups

Direct Deposit - Convenient FREE Service

Our Direct Deposit is convenient and FREE. Sign up for Direct Deposit of your net pay, pension or Social Security checks. It is quick, safe and easy. With Direct Deposit, your money is sent directly to your selected account at Abbey Credit Union. The funds are available to you on your regular payment date, and you'll never have to worry about your check being stolen, lost or misplaced. It is so convenient; you don't have to worry about your check even if you are out of town, sick or too busy to make it into the credit union because your check is deposited into your account automatically!

Payroll Deduction Service

As a Select Employee Group member, you may arrange to have a scheduled amount deducted from your paycheck directly into your predetermined credit union account, if your employer permits this. For maximum earnings, have your entire paycheck deposited into your Abbey savings or checking account and have immediate access to your funds.

Mission Statement

"Not for profit" but to serve our members. Our mission is to be competitive, convenient, and cutting edge. We have combined old-fashioned values with modern day technology. Dedicated to being a stable and sound financial institution while serving our members' interests to the best of our ability. Our continued growth can be attributed to unity and trust. We will continue to earn this trust by striving to be the best of the best.

Refer to Abbey Credit Union's Account Disclosures, Truth in Savings, Loan Eligibility Requirements, Abbey's Terms and Conditions, and Privacy Rights available at all Abbey Credit Union Branches.

- •Direct Deposits and Payroll Deductions
- •Online Web BillPay
- •Online Home Banking Abbey@Home
- •FREE Checking
- Savings Accounts
- •IRAs
- •Certificate of Deposits
- •Auto & Recreational Vehicle Loans
- •Mortgages & Home Equity Loans
- •Business Loans
- Shared Branching
- •VISA Debit and ATM Cards Surcharge-Free ATM Network, which has thousands of surcharge-free ATM's coast-to-coast.



- •Re-loadable *VISA* Debit Cards
- •VISA Gift Cards

- VISA
- •VISA CLASSIC and GOLD Credit Cards
- •Insurance Protection:

NCUA, a Federal Government Agency insuring up to at least \$250,000 for savings and \$250,000 for IRAs.





Member Loan Services

Our loan officers stand ready to serve you. Your application will receive personal consideration, whether you need a large or small loan.

- Signature/Unsecured Loans
- Share Secured Loans
- Vehicle Loans
- Motorcycle Loans
- Boat Loans
- Recreational Vehicle Loans
- Mortgage Loans (First and Second)
- Home Equity Loans
- Home Equity Line of Credit Loans
- Member Business Loans

Your loan can be covered by life and disability insurance to provide additional security. This low-cost insurance may be purchased at the time you complete your loan transaction.

Member Business Services

Abbey Credit Union guides, serves and supports their member entrepreneurs with *guardianship-like service*. You will find committed professionals to help you open your business door, stock your shelves, purchase equipment, or buy commercial real estate.

- Competitive Rates
- Business Checking Accounts
- Ability to refinance your existing business loans
- Efficient Processing & Response Times

Business Loans*

- Purchase or refinance machinery, equipment or other capital assets, permanent working capital, business acquisition, or debt consolidation
- Fixed and variable rates
- Loans up to \$2,000,000
- Amortizations up to 15 years
- Flexible Terms

Revolving Line of Credit*

- Available for any general business purpose
- Revolving facilities up to \$500,000
- Variable Rates
- Access available through business checking account

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