

LOANS MADE SIMPLE

Exclusive Discounts on Personal Loans

SCCEA members receive an additional **0.15 bps** off their qualifying unsecured personal loan rate

Specialty Mortgage Programs

- Island Federal will waive underwriting fees (**\$595 savings**) for SCCEA members.
- Access to the *Dream It, Achieve It* Mortgage: Finance a home with as little as 1% down.

Exclusive Discounts on Auto Loans

- SCCEA members receive an **additional 0.15 bps** off their qualifying auto loan rate.
- Low rates available on new cars, used cars, refinances, and lease buyouts.



GET STARTED AT ISLANDFCU.COM/SCCEA



SCCEA promotional benefits are available only to eligible individuals who are current members of SCCEA and who meet Island Federal Credit Union membership and account-opening requirements. Offers, rates, terms, and conditions are subject to change without notice and may be discontinued at any time. All loans are subject to credit approval. To receive Cash Back Rewards, Member must enroll their Island Federal Debit or Credit Mastercard in uChooseRewards at www.uchooserewards.com

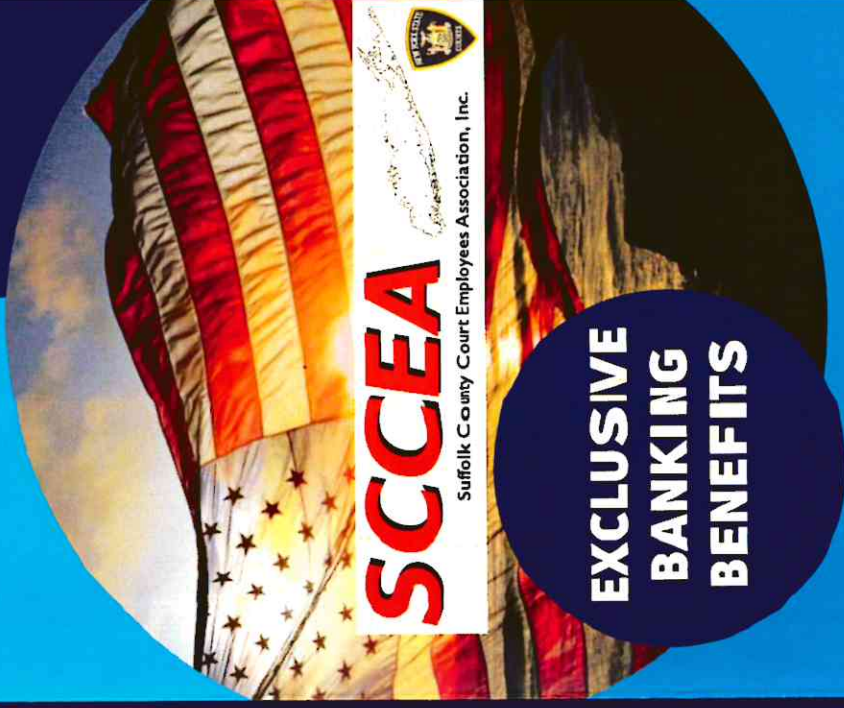
Loan Rate Discount (.15%APR):

A 0.15% APR (annual percentage rate) discount is available on qualifying auto loans and personal loans when the borrower establishes and maintains automatic payments from an Island Federal Cash Back Checking account. If automatic payments are discontinued, or if the borrower is no longer a member of SCCEA, the loan rate will revert to the then-applicable non-discounted rate. Minimum rate not to go below 3.00% APR.

\$100 Cash Back Checking Incentive:

Eligible individuals may earn up to \$100 in incentives when opening a Cash Back Checking Account with Debit Mastercard and completing the following actions on or before the 90th day after account opening: (1) \$25 after completing at least ten (10) debit card purchase transactions (ATM and person-to-person (P2P) transactions excluded); (2) an additional \$25 after successfully activating Island Federal Online Banking and/or Mobile App; (3) an additional \$25 after enrolling in e-Statements; and (4) an additional \$25 after enrolling in Direct Deposit and receiving a minimum of two electronic direct deposits into the account totaling no less than \$1,000 in a 90-day period. Maximum total incentive is \$100 per eligible individual. Bonus will be distributed into eligible members account the first business day of the month following their ninetieth day of membership and reported on IRS form 1099-INT.

Federally Insured by NCUA. Equal Housing Lender



SCCEA

Suffolk County Court Employees Association, Inc.

EXCLUSIVE BANKING BENEFITS

Through a partnership with
Island Federal Credit Union, SCCEA
members can receive exclusive union
only perks and benefits



ACHIEVE MORE

With Island Federal Credit Union, all SCCEA members can receive exclusive lending rates and access to additional programs to help maximize their banking.



Reduced rates on auto loans



Reduced rates on personal loans



Reduced fees and specialty mortgage programs



Early access to paychecks, Cash Back Rewards, & more!

ISLANDFCU.COM/SCCEA

\$100

WELCOME BONUS

Earn up to \$100 in bonuses after opening a Cash Back Checking Account and completing the following:

- 1 EARN \$25 BONUS**
After making your first 10 debit card purchases
- 2 EARN \$25 BONUS**
After setting up Online Banking
- 3 EARN \$25 BONUS**
After enrolling in eStatements
- 4 EARN \$25 BONUS**
After establishing Direct Deposit



THE SCCEA DEBIT CARD

Once you open a Cash Back Checking Account with Island Federal, you'll unlock all types of benefits.

NO MORE JUNK FEES

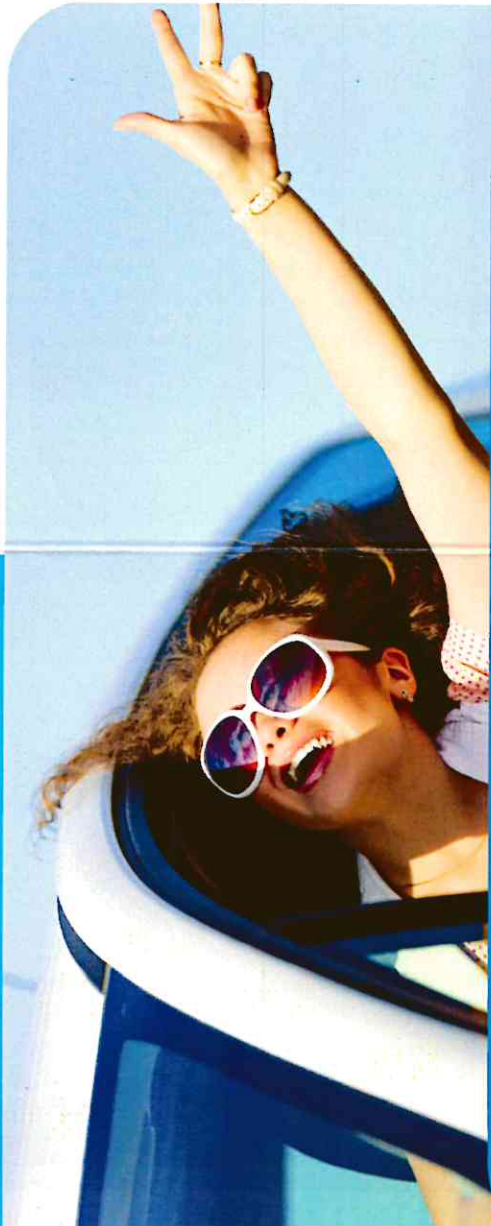
- No minimum balance requirements, no monthly fees

CASH BACK WITH EVERY SWIPE

- Earn Cash Back Rewards with every debit purchase

CONVENIENCE YOU'LL LOVE

- 24/7 access with mobile & online banking
- 125,000 fee-free ATMs and 6,500 courtesy banking locations nationwide



SCCEA members receive an additional 0.15% off their qualifying auto and personal loan rates!