

## MEMBERSHIP

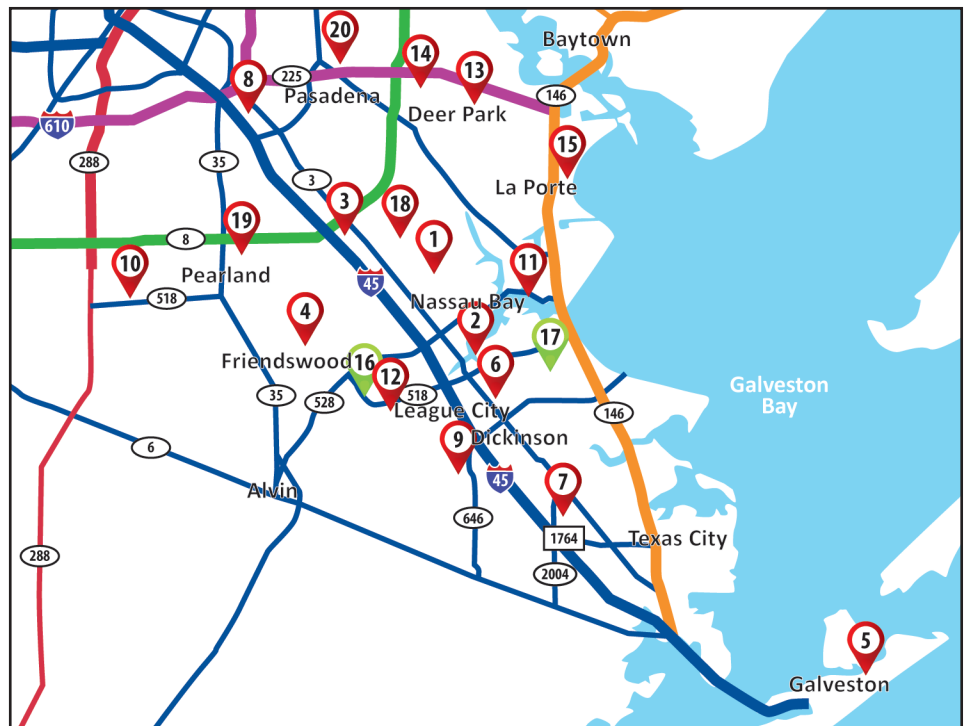
You may join JSC Federal Credit Union if you:

- work for, or are a member of one of the 2,000+ companies or organizations that are a JSC FCU Community Business Partner
- live, work, worship, go to school or regularly conduct business in Galveston County, City of Houston or Texas City
- are an immediate family member of, or live in the same household as a current JSC FCU member

Membership in JSC Federal Credit Union requires a \$5 balance in a regular savings account. To discover how easy it is for you to join, simply call our Member Service Department at 281.488.7070 or 800.940.0708, visit us online at [www.jscfcu.org](http://www.jscfcu.org), or stop by any of our convenient branch locations that are listed on the back of this brochure.

We look forward to serving your financial needs, today and in the future.

Since first opening our doors in 1961, we have been committed to providing each member with convenient, low-cost and competitive financial services. As owners of the credit union, our members benefit from low and no fee services, low loan rates and the ability to earn excellent dividends. Come join JSC Federal Credit Union and see everything that we can offer you and your family for a lifetime of financial management.



**1 Clear Lake/Main Office**  
1330 Gemini  
Houston, TX 77058

**2 League City Branch**  
501 FM 270  
League City, TX 77573

**3 Ellington Branch**  
404 FM 1959  
Houston, TX 77034

**4 Friendswood Branch**  
1320 S. Friendswood  
Friendswood, TX 77546

**5 Galveston Branch**  
2121 Market St.  
Galveston, TX 77550

**6 Tuscan Lakes Branch**  
1280 East League City Pkwy  
League City, TX 77573

**7 Mainland Branch**  
2300 Gulf Freeway  
Texas City, TX 77591

**8 Park Place Branch**  
8424 Park Place Blvd.  
Houston, TX 77017

**9 Bay Colony Branch**  
2461 FM 646 W  
Dickinson, TX 77539

**10 Pearland Branch**  
9101 Broadway  
Pearland, TX 77584

**11 Seabrook Branch**  
2900 NASA Parkway, Suite 310  
Seabrook, TX 77586

**12 League City West Branch**  
2660 West Main Street  
League City, TX 77573

**13 Monument Branch**  
2200 East 13th Street  
Deer Park, TX 77536

**14 Deer Park Branch**  
120 East 8th Street  
Deer Park, TX 77536

**15 La Porte Branch**  
607 West Fairmont Parkway  
La Porte, TX 77571

**16 Clear Springs High School Branch**  
501 Palomino Lane  
League City, TX 77573  
Access restricted to CSHS students & staff

**17 Clear Falls High School Branch**  
4380 Village Way  
League City, TX 77573  
Access restricted to CFHS students & staff

**18 Clear Lake City Blvd. Branch**  
1600A Clear Lake City Blvd  
Houston, TX 77062

**19 Pearland Parkway Branch**  
1849 Pearland Pkwy, Suite 103  
Pearland, TX 77581

**20 Pasadena North Branch**  
303 W. Shaw  
Pasadena, TX 77506

## CHECKING ACCOUNTS

### Express Checking

This account offers all the benefits of a traditional checking account with no minimum balance requirements and no service fees. You also have the ability to earn monthly dividends on balances above \$750.

### Express Youth Checking

A smart way for the next generation of members to manage their financial life! We keep it simple with free checking plus so many more great benefits, like free online banking.<sup>1</sup>

### Horizon Express Checking

This account is designed exclusively for our members age 55 or better who use Direct Deposit, and features no service fees and free generic checks (2 boxes per year). Members who open this account can also participate in the

### Money Market

This account combines the ability to earn dividends with some of the best rates available, while still allowing your money to remain easily accessible.

### VISA Check Card

Our VISA Check Card offers you the ease of buying like a credit card with the comfort of knowing you're drawing funds from your checking account. This card is a free benefit with all of our checking accounts and is accepted everywhere that welcomes VISA debit cards, including most ATMs.<sup>2</sup>

<sup>1</sup>Must be enrolled in eStatements.

<sup>2</sup> Restrictions apply. Member must qualify.

## LOANS

### New & Used Vehicle Loans

We offer competitive loan rates for new and used autos, boats, motorcycles, RVs and much more. You may apply online, by phone or at a branch location. Once you apply, we'll give a quick decision with convenient terms.

You can even take advantage of our Member Auto Center, where you can contact Preferred Dealer Reps, use the new car builder tool, search for new and used vehicles, learn the value of your trade-in, and much more.

### Real Estate Loans

Whether you are interested in a first mortgage loan, a home equity loan, a home equity line of credit, or even a home improvement loan, we have a variety of options with easy applications and terms for all of your real estate loan needs. We also offer unimproved property loans.

### Personal Loans

For vacations, small home repairs, home electronics, or even to consolidate debt, we offer low rates and flexible terms. You can even apply online, at any branch, or by phone.

### VISA Credit Cards

With lower rates than typical credit cards, our VISA Platinum Credit Card offers convenience with no annual fee, no penalty rate increases, and no balance transfer fees. Plus, with our in-house VISA Program, you will always receive personalized service.<sup>2</sup>

### Personal Line of Credit

A personal line-of-credit gives you convenient access to a ready supply of cash at competitive interest rates. You can access your line-of-credit funds via any ATM, eBanking or by visiting any branch. You can also use your line-of-credit to provide overdraft protection for your JSC FCU Checking Account.<sup>2</sup>

## ELECTRONIC SERVICES

### eBanking

Managing your money is more convenient than ever with eBanking at [www.jscfcu.org](http://www.jscfcu.org). You can review your accounts, transfer funds, even review digital images of cleared checks, all from the comfort of your home or office. Plus, get access on the go with our free mobile app

### eStatements

JSC FCU's eStatement enables members to view their monthly account statements online instead of receiving a paper copy in the mail.

### EBANKING Phone System

The Special Teller Automated Response phone is ready to serve you day and night. With your personal identification number, you can access your account information from any touch tone telephone.

### Mobile App

Available in the Apple® App Store, Google Play and as a Web-Based app for many other devices, the JSC FCU mobile phone application provides more options to manage your JSC FCU account. From account transfers to mobile alerts, it's all at your fingertips.

### Allpoint ATM Network

Access your account from over 55,000 surcharge-free ATMs nationwide. By using these ATMs, which are a part of the Allpoint network, you will not be charged a surcharge fee by the ATMs owner. In addition to these ATMs, all JSC FCU ATMs are free, and you'll receive four no-fee transactions per month at non-JSC FCU ATMs.

## SAVINGS & INVESTMENTS

### Regular Savings

This account represents your member ownership in JSC Federal Credit Union. Dividends accrue daily and are paid quarterly.

### Individual Retirement Account (IRA)

Planning for your future is easier with our IRAs. These include Traditional, Roth, and Coverdell Education Savings Accounts. IRA funds can be invested in a variable account or in a Share Certificate with a variety of rates and terms.

### Share Certificates

You can select from a wide variety of certificate options that offer competitive rates of return over specified period of time. Dividends can be paid monthly to the account of your choice (certain restrictions apply).

### Christmas Savings

Avoid last minute money worries next holiday season by opening a Christmas Savings Account. You will be amazed how much money you can save when you deposit a little each month. This account earns quarterly dividends and deposits can be made as often as you choose.

### STAR Team Club

A fun savings account for kids up to age 12. Membership includes:

- Galaxy Goal Chart to track savings
- Bimonthly educational newsletter
- Special contests, events and parties offered exclusively for STAR Team members

### CU Succeed Teen Club

Help your teen succeed in finances and in life with this savings account designed just for teens 13 - 16 years old. Membership includes:

- CU Succeed Reward Card
- Quarterly educational newsletter
- Special contests, events and parties offered exclusively for CU Succeed members

## CONVENIENCE SERVICES

**Shared Branching** You can access Credit Union services at more than 5,000 CU Service Centers nationwide! JSC FCU participates in a cooperative effort that enables you to conduct business at any one of these CU Service Centers, just as if they were a JSC FCU branch. Enjoy the convenience of these locations where you live, work and travel. Visit [www.jscfcu.org](http://www.jscfcu.org) to find a Shared Branch.

### Safe Deposit Boxes

Our Safe Deposit Boxes are a safe, easily accessible place to store important documents, family heirlooms, or other valuables. Safe Deposit Boxes are available at several of our branch locations and come in a variety of sizes and rental prices.

## ADDITIONAL SERVICES

- Night Drop Boxes
- Travelers Cheques
- Money Orders
- Cashier's Checks
- Credit Life and Disability (loan insurance)
- Online Foreign Currency Purchase
- Extended Warranty & GAP Insurance
- Free Medallion Signature Guarantees
- Discounted Theme Park Tickets
- Coin Counting Machine Services
- Wire Transfers
- Notary Public

## BUSINESS SERVICES

Whether you need a checking account for daily operations, a loan for your growing business, or simply great services that will make your business run more smoothly, JSC Federal Credit Union can help! All of our Business Services are designed to provide you with the financial products and services your company needs to be successful.

### Basic Business Checking

Our Basic Business Checking is the perfect account for your business. This no-cost, non-interest bearing account was created for all business types and comes with many services you will use to keep your company achieving success.

### Business Account Plus

Our Business Account Plus Checking features all the great benefits available with our Basic Business Checking account, but with the added advantage of earning dividends.

### Merchant Card Services

This service is a need for almost every business that accepts credit cards. To fulfill this need, JSC Federal Credit Union has partnered with TermNet Merchant Services, Inc. With a focus on customer service, TermNet is a full service organization that is committed to providing you and your business with the safest, fastest and most cost-effective solutions for all your electronic payment processing needs.

### Business Lending

JSC Federal Credit Union offers a variety of business lending products to help your company grow, no matter what stage of development you have reached.

- Vehicle Loans
- Lines of Credit
- VISA Business Credit Card

All Business lending products, including credit cards, are based on term and credit worthiness and are subject to credit approval. The total aggregate lending relationship any one business can have with JSC Federal Credit Union cannot exceed \$50,000.