

Dear Company Representative:

Turbine Federal Credit Union is now accepting new companies into its field of membership. The credit union is specifically geared toward serving manufacturing companies with hours that cater to third-shift workers and loan policies that allow us to say, "Yes!" when other lenders won't.

It's free to become a sponsor company of Turbine FCU and all it takes is:

1. A letter on your letterhead requesting membership (see enclosed sample)
2. Completed Company Profile Sheet

Once we receive your request, it will be approved by our board of directors and submitted to our federal regulator for final approval. The process generally takes about 45 days.

Then, we will work with you on how best to communicate the new benefit to your employees. We provide brochures, posters, banners, giveaways and drawing items to make the launch a success.

For more information, see enclosed materials and contact Kerri Smith at 864.419.2377 to get started!

Sincerely,

Kerri J. Smith, CUDE
Business Dev. & Marketing Officer

SAMPLE LETTER REQUEST FOR MEMBERSHIP

(please provide on company letterhead)

Dear Turbine CU Board of Directors:

(Company Name) requests to be included in Turbine Federal Credit Union's field of membership. Currently, our company is not being served by a credit union. Turbine Credit Union is approximately _____ miles from our location.

We request that Turbine CU to serve all employees working for and are paid from our Greenville, South Carolina office (Address). Currently, we have _____employees.

(Company Description)

Sincerely,

(Company Representative)



COMPANY PROFILE

COMPANY NAME: _____

PHYSICAL ADDRESS: _____

CITY: _____ ST: _____ ZIP: _____

MAILING ADDRESS: _____

CITY: _____ ST: _____ ZIP: _____

PHONE: _____ FAX: _____

COMPANY CONTACT: _____

TITLE: _____

PHONE: _____ EMAIL: _____

HR CONTACT: _____

TITLE: _____

PHONE: _____ EMAIL: _____

PAYROLL SCHEDULE: WEEKLY BI-WEEKLY SEMI-MONTHLY MONTHLY

NUMBER OF EMPLOYEES: FULL TIME _____ PART TIME _____

SUPPLIES: NEW MEMBER PACKETS # _____ POSTERS # _____

Who Can Join?

All employees of General Electric (GE) and its subsidiaries in the Upstate of South Carolina. All on-sight contractor employees of GE including:

- MAU
- ADEX
- IH Services
- Sodexo
- GE Power Station
- Sam's Club on Woodruff Rd.
- All family members of current Turbine FCU members are eligible to join



Services Available

- Saving Accounts
- Checking Accounts
- Auto Loans
- Credit Cards
- Home Equity Loans
- Mortgage Loans
- Student Loans
- Home Banking
- Debit & ATM Cards
- Christmas Clubs
- And, more ...

Office Locations

Main Office

300 Garlington Rd.
Greenville, SC 29615
P: 864.254.2883
F: 864.254.2455
www.TurbineCU.com

Aviation Office @ The Matrix

(In the GE facility near Shipping & Receiving)
119 Matrix Pkwy
Piedmont, SC 29673
P: 864.299.4047
F: 864.299.8826



Turbine Federal Credit Union is federally insured by the National Credit Union Share Insurance Fund administered by the National Credit Union Administration (NCUA). Savings are insured up to \$250,000 with additional coverage for Individual Retirement Accounts (IRAs).



“When people make bad financial decisions, those problems very much impact the workforce,”

says Tim Hess, PHR,
senior vice president of
human resources and training.¹

**A Free Employee Benefit
that Positively Impacts
Productivity**

Powered by people
www.TurbineCU.com

Formed to Empower

Turbine Federal Credit Union was chartered in 1976 by GE employees to serve the unique financial needs of their fellow employees in Greenville, SC.

The credit union is a financial cooperative owned by its members. Earnings are returned to the members in the form of low-cost, no-cost services, competitive savings yields and lower loan rates.

Turbine FCU members elect the volunteer board of directors at the annual membership meeting ... one member, one vote. Plus, the board appoints a Supervisory Committee of volunteers that helps ensure the credit union is operating in accordance with all state and federal regulations.

Credit Union Membership is an Effective Tool to Improve Employee Productivity & Retention

As reported by Medical Studies¹, *"the effects of debt reach further than just stress; include heart disease, stroke, and mental illness."* They cite that health and wealth go hand in hand. Affluent segments of society are seeing greater wellness and longevity while, in particular, younger people are experiencing disease that use to be associated with old age. Those aged 24-32 are struggling with the highest student debt of any generation before them while trying to pay for necessities such as housing, transportation, food and utilities.

Researchers at the University of Southampton in the United Kingdom found that people with high debt are three times more likely to have a mental problem.² *"Less than nine percent of participants with no mental health problems were in debt, compared to more than a quarter of participants being in debt and with a mental health problem,"* said researchers.

Credit Union Membership: A Free Employee Benefit with Huge Impact

Free Employee Benefit

Once your company is approved by our federal regulator and our board of directors, you can offer this valuable benefit to all of your employees at no cost to your company.

Financial Health is Our Priority

Turbine FCU is dedicated to providing financial services that will save people money and to help them learn how to effectively manage it. In fact, we work with our members to help them improve their financial situation through every life stage.

Partner in Employee Financial Education

Many workers today have no financial relationship which forces them into high-rate fringe providers. These employees may have fallen into this cycle for a myriad of reasons but Turbine FCU is committed to educating and enabling members to break the cycle of using expensive payday lenders, check cashing services, prepaid debit cards and more.

Only Financial Institution in the Upstate of SC to Cater to Manufacturing 3rd-Shift Workers

Turbine FCU is open Monday and Friday at 7 a.m. to provide service to those employees that work an overnight shift. Our members enjoy the flexibility to conduct their financial business at a time that is convenient for them.

Full-Service Financial Institution

The credit union offers a full-line of financial services from savings, checking, debit cards, home banking, ATMs and loans for most everything. All it takes to join is a \$5 deposit in savings & a low \$2 membership fee.

Sources: 1. **Medical Health Studies:** <http://www.medicaldaily.com/effects-debt-reach-further-just-stress-include-heart-disease-stroke-and-mental-illness-292720>
2. Science Daily: <http://www.sciencedaily.com/releases/2013/09/130926102628.htm>

Becoming a Sponsor Company is as easy as 1, 2, 3

1. Complete the Company Profile Form

The Company Profile Form provides us with basic information about the company such as size and the type of business.

2. Request membership

Simply, submit a letter on company letterhead requesting membership in Turbine Credit Union. We will provide you with a sample letter.

3. Sign-Up Event

Once approved by our board of directors and our federal regulator, we will coordinate with your company to hold a kick off event with refreshments and gifts for employees. We will also provide free brochures, posters and supplies.

Get Started Today

Contact Kerri Smith, Business Development & Marketing Manager at kerri.smith@turbinecu.com or call 864.419.2377 for more details.

