

Member Benefits Guide

Spirited Banking

expree
CREDIT UNION

Hand-crafted solutions for **all** your financial needs.

Expre Credit Union was founded in 1938 as a not-for-profit cooperative to provide state employees with convenient savings and low-interest credit. People helping people. Every decision we've made has been guided by the financial well-being of our members. And unlike a traditional bank, our earnings are returned to members like you. Today, our members are not only state employees. They are residents of Central Kentucky, public sector workers, college students, and professors. Our name captures the spirit of our organization. it reflects the people who work and bank here, and speaks to our promise to deliver hand-crafted solutions for all your financial needs.

We do our thing to help our members do theirs. We lean in. We chase dreams. And, we make more possible by delivering hand-crafted solutions to meet all their financial needs.

That's what

Spirited Banking
is all about.



Main Branch Hours

**100 Moore Drive
Frankfort, KY 40601**

Lobby Hours:

M-Th 8 a.m. – 5 p.m.

Fri 8 a.m. – 6 p.m.

Sat 9 a.m. – 1 p.m.

Drive Thru Hours:

M-F 7:30 a.m. – 6 p.m.

Sat 9 a.m. – 1 p.m.

Access your account anytime, anywhere.

Access your account with your cell phone. Get account balances, transfer money, remotely deposit checks, or make your loan payments. Login online at expree.org or download our mobile app and locate our Shared Branches and ATM locations at your fingertips.

We're great listeners

1.833.4.EXPREE

hello@expree.org

Stay Connected



Bill Pay

Take the hassle out of paying bills! Credit Card payments, utility bills, and insurance premiums are just a few of the many things you can pay with Bill Pay. Save money and save time. There is no limit to the number of bills you can pay.

Moneyline

Give MoneyLine Automated Teller a call to check account balances, histories, transfers, and all your money moves. 888.882.5328

E-statements

Safe, reliable, and secure E-statements are the easy way to get your monthly account statements fast and no longer will your personal account information end up in your neighbor's mail box. Plus, with no paper, you will be doing your part to help the environment.

ClickSwitch

Want to go all in and switch your checking account to Expree? Make the switch as seamless as possible with ClickSwitch by easily moving direct deposits and recurring automatic payments with the click of a mouse.



Savings

Make your goals a reality with flexible savings options. From Money Markets and Certificates, we offer competitive rates and hands on assistance.

Checking

Hassle free checking with no monthly service fee, instant issue debit cards and the first set of checks on us.

Retirement Savings

Invest in one of our individual retirement accounts and start accumulating money for retirement. Retiring soon? We can help rollover your 401(k) from your employer. Give one of our experience officers a shout.

Club Accounts

Holiday and Vacation Club accounts help you set aside funds each month or every pay period for fun times.

Federally Insured by NCUA

A decorative border at the top of the page features a variety of colorful, abstract shapes in shades of green, blue, and yellow. The shapes are irregular and organic, resembling stones or pebbles. The border is wider on the left and right sides and tapers slightly towards the center.

Direct Deposit

Don't waste your time standing in line on payday. Set up direct deposit for payroll checks, retirement, and social security checks to be automatically credited to your account on payday.

Automatic Transfers & Payroll Deduction

Pay yourself first and eliminate the hassle of moving money around each pay period. Allocate funds to vacation club, holiday club, savings, or even allowances to teach your kids how to manage money.

P2P - Money Transfer

Sending money with P2P means you can pick up your half of the check or pay your babysitter without sharing your account information. Log-in to internet banking's bill pay to transfer funds simply with a phone number or email address of the payee.

Credit that works for you.

Credit Cards

A credit card that other cards are envious of: low rates, no annual fee, reward points program, and very cool looking. Or get a secured card to help build your credit.

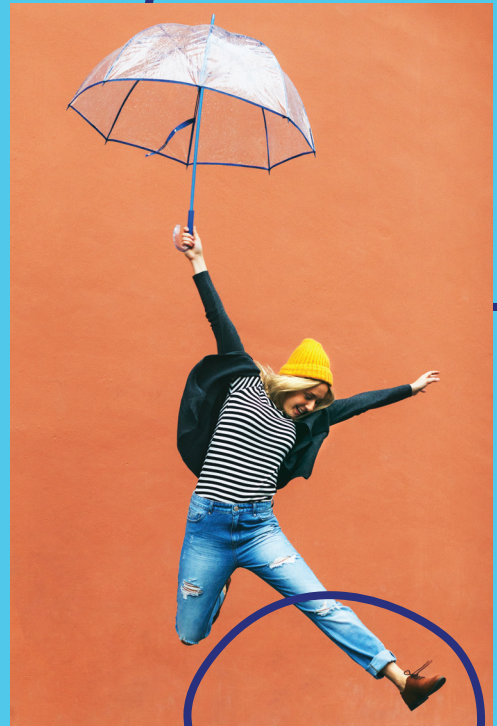
Line of Credit

With an open-ended line of credit you simply establish a line and draw on it whenever a need arises. No paperwork each time you need funds. You can even transfer through internet banking.

Signature Loan

Use this simple loan to get money for personal expenses and much more.

*Subject to credit approval



You're in the driver's seat.

New & Used Vehicles

Competitive rates

Terms that fit your financial needs

Vehicle pricing information

Finance up to 100% of the NADA retail value plus tax, tag and license

New & Used RVs, Boats & Campers

Competitive rates

Terms that fit your financial needs

Finance up to 80% of the NADA retail value plus tax, tag and license

Vacation Loans

Is work making you nuts? Are your kids driving you crazy? Get away while you still have your sanity. With a vacation loan you can take a trip today and pay us back when you get home.

*Rates and borrowing eligibility are subject to credit approval

Home is where **you** make it.

Conventional First Mortgage

Fixed principal and interest payment for the term of the loan.

Fixed Rate Second Mortgage

Finance up to 100% of the appraised value of your home, minus first mortgage balance with little to no closing cost. Fixed rate and payments on 10-year maximum term.

FHA Loans

- 30 - year fixed-rate mortgage
- 3.5% down payment

Adjustable Rate Mortgage

Convertible to a fixed-rate mortgage during the life of the loan

Home Equity Line of Credit

Access your money when you need it. No closing cost, check writing ability, and finance up to 100% of the appraised value of your home, minus the first mortgage balance.

* Subject to credit approval

Equal Housing Opportunity

Spreading the **good** around.

At Expree, helping build better communities is at the core of what we do. We take pride in helping nonprofits, educational and community groups make a difference where our members live and work. We're committed to our neighbors, and part of that commitment is through support of the arts in our community through a number of charities, programs, and events. Art can be found all around our building, including the Jane Chancellor Moore Gallery, featuring works by local and regional artists, with new shows approximately every ten weeks. Sculptures from Josephine Sculpture Park are on display outside our building. We proudly sponsor and volunteer for many local and national level organizations, events, and programs, including:

Josephine Sculpture Park
Kentucky Arts Council
Access Soup Kitchen
Canoe Kentucky
Thorn Hill Education Center

Humane Society
Frankfort Humane Society
Franklin Co. Women & Family Shelter
Frankfort Chamber of Commerce
FrankArts



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