



# FOUR POINTS FEDERAL CREDIT UNION



WITH YOU ON THE JOURNEY,  
SO YOU CAN  
**GROW THROUGH LIFE.**

# VIRTUAL BANKING AT ITS BEST



## YOUR BRIGHT FINANCIAL FUTURE STARTS WITH FOUR POINTS

We make banking and personal finance easy, so you can experience more life and less stress. Since our charter as the Farm Credit Administration Cooperative Credit Association in 1934, we've helped those working in agriculture make wise financial decisions. While we now deliver financial products to a diverse membership, the way we deliver them is rooted in notions of growth and the seasons of life.

**Four Points Federal Credit Union offers all the services and convenience of a nationwide credit union, from the comfort of your car, couch or cubicle.**

- 30,000+ surcharge-FREE ATMs in the nationwide CO-OP Network
- Free Checking and Savings Accounts
- Full Service Online and Mobile Banking
- Free Online Bill Pay, E-statements and Unlimited Check Writing
- Free Visa Debit Card
- Member Relationship Specialist ready to serve you
- GREAT RATES on Auto, Personal & Home Loans



# WE MAKE BANKING, LOANS AND MORTGAGES EASY!

Every product Four Points offers, whether it's a simple checking account or an auto loan, is designed with your needs and best interests in mind. Our goal is always to maximize your gains, not ours.

- FREE checking accounts with no minimum balance requirements and no monthly service fees
- Regular, Youth and High Points Savings Accounts
- Certificates and IRAs
- Car Loans with GREAT RATES
- Mortgages and Home Equity Loans
- Personal Loans and Credit Cards

See current rates at [fourpoints.org](https://www.fourpoints.org) now!



## FINANCIAL GUIDANCE FOR YOUR LIFE JOURNEY IS HERE.

Each life stage presents new challenges and opportunities. Four Points prepares you to overcome those challenges with free tools and information to help you make wise decisions throughout the **four financial points of life**.

### THE HARVEST | GOLDEN-AGERS

Get ready for a new season of GROWTH.

### THE ADVENTURE | ADULTS

Learn to BALANCE family, time and money.

### THE QUEST | YOUNG ADULTS

Master your money. Master YOUR FUTURE.

### THE DREAM | KIDS

Use money the right way to reach YOUR DREAM.



## THE DREAM | KIDS

Use money the right way to reach YOUR DREAM.

Four Points teaches kids how to use money the right way, so they can reach their dreams. Find answers to these questions and more on our website:

- What is money?
- What is a budget?
- What is a credit card?
- What is investing?

## TOOLS TO HELP YOU DO IT



### MONEY MASTER

Grow money for college and more with Four Points Certificates



### MOBILE BANKING

Bank anywhere on any device



### CHECKING ACCOUNTS

FREE with NO minimum balance requirements



### SAVINGS ACCOUNTS

Top tier rates for young savers





**THE QUEST** | YOUNG ADULTS  
Master your money. Master YOUR FUTURE.

Money can't buy you love, but learning how to save, spend and invest it wisely can help you do what you love. Four Points fuels your adventure with advice and products that help you:

- Save for college
- Make a budget
- Understand credit cards
- Buy a car

# MASTER YOUR MONEY. MASTER YOUR FUTURE.



**MOBILE BANKING**  
Bank anywhere on your mobile device



**ONLINE BANKING**  
FREE online bill pay, E-statements & Visa debit card

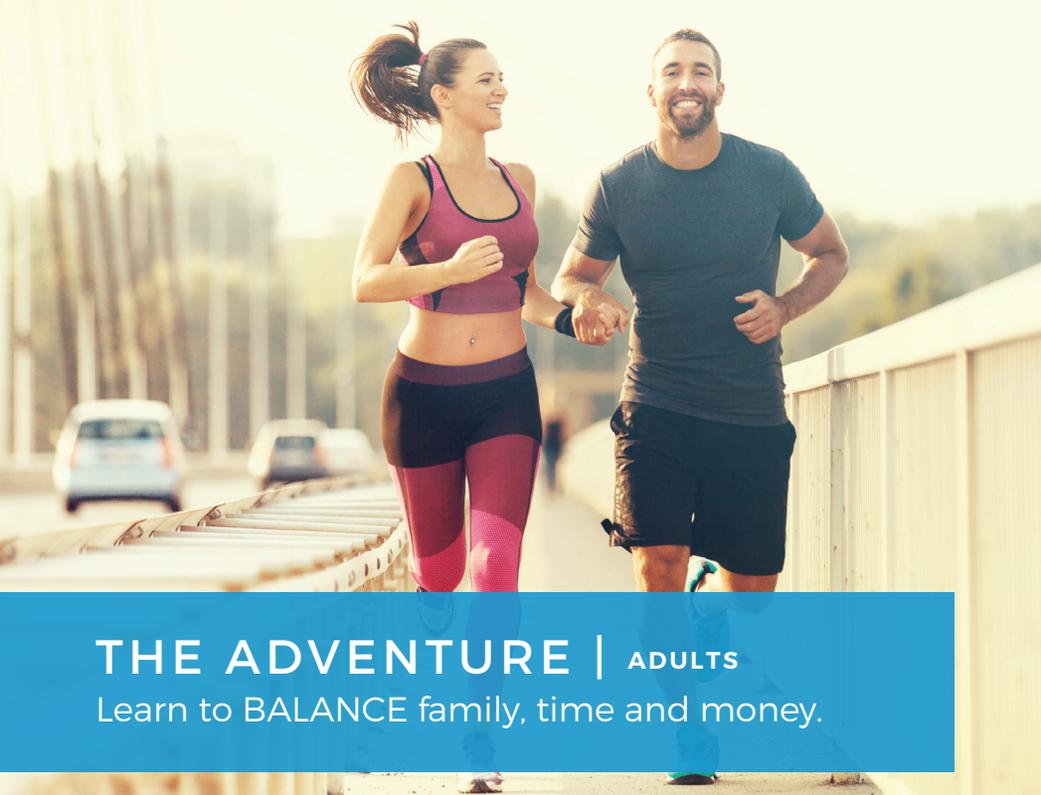


**VEHICLE LOANS**  
GREAT RATES and help buying the right car for you



**PERSONAL LOANS**  
Fund opportunity with Four Points





## THE ADVENTURE | ADULTS

Learn to BALANCE family, time and money.

We support you through the adventure of marriage, home ownership or parenthood with the financial products and information you need. Let us help you:

- Buy your first home
- Save for your kids' college
- Invest for retirement
- Pay down debt

## FIND BALANCE WITH FOUR POINTS



### MORTGAGES

We'll show you how to buy a home the right way



### VEHICLE LOANS

Awesome rates and even better service



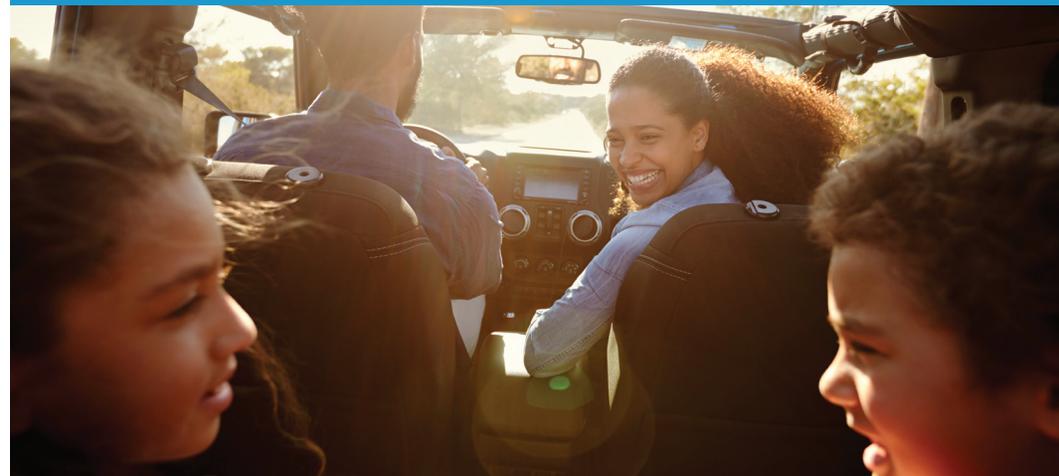
### SAVINGS ACCOUNTS

Great rewards for being responsible



### PERSONAL LOANS

Make your passion reality





## THE HARVEST | GOLDEN-AGERS

Get ready for a new season of GROWTH.

This is your time to shine. Four Points helps you explore new horizons with products and information that enrich your journey. Let us help you:

- See the world
- Spend time with family
- Pursue your passions
- Give back to your community

## GET READY TO GROW



### IRAs

Traditional IRAs and Certificates that help you keep your money working for you



### HOME EQUITY LOANS

Leverage your most important asset responsibly



### SAVINGS ACCOUNTS

Rates that reward your diligence



### VEHICLE LOANS

Get all the car you want, without the hassle



# HOW DO I JOIN?

1. Open an account (checking, mortgage, auto loan; any will do!)
2. That's it! (easy, right?)

**Midwesterners** – If you live, work, learn or worship in Colorado, Iowa, Kansas, Missouri, Nebraska, South Dakota or Wyoming, you can join easily and quickly through the Nebraska Consumer Council (NECC).

**Employees/Family** - Employees from a long list of organizations (including yours) and your family members are eligible to join and reap the benefits of membership.

**Agriculture** – AGP, Farm Credit, Farmers National members and more from a variety of ag associations are eligible to join.

**Open an account today and enjoy service from a partner committed to helping you make wise financial decisions at every point in life.**

# BUT...YOU DON'T HAVE ANY BRANCHES

We don't need branches to meet your needs. Our members have always been spread out across America so we know how to take care of you without seeing you in person. However, if you want to stop in and see us (and cash a check in person) you can do so at our headquarters in Omaha, Nebraska.

## **Our app and online banking website make it easy to:**

- Check your account balances
- View transaction history and pending transactions
- Transfer funds
- Schedule future transfers between Four Points accounts
- Apply for and manage loans
- Deposit a check to your Four Points checking account
- View check images

**GO ONLINE AND CLICK OPEN AN ACCOUNT OR APPLY FOR A LOAN AT THE TOP OF OUR HOME PAGE**

**FOURPOINTSFCU.ORG**





# FOUR POINTS FEDERAL CREDIT UNION

fourpointsfcu.org

Monday - Friday  
8:00a - 4:30p CST.  
Lobby Closes at 4:00p

PO Box 541030  
Omaha, NE 68154

Local: (402) 431-5180

Toll-Free: (800) 323-2786

Member Services Fax: (402) 431-5186

Debit Card Lost or Stolen: 1-800-325-3678

Credit Card Lost or Stolen: 1-866-563-1335

Credit Card Statement Questions: 1-800-944-2726

1-800-323-2786

SPEAK TO A  
MEMBER RELATIONSHIP SPECIALIST

