

Welcome to
Wheelhouse Credit Union



WorkPlace Benefits Banking

A program designed to provide exclusive discounts and services to the Members of our most trusted Union partners.



Welcome

Partner Exclusive Offer

Up to \$300¹ can be yours

As an employee of one of our valued partners, we are proud to offer you exclusive discounts and promotions to help you achieve financial success. We are highly selective in who we offer this package to and appreciate the opportunity to serve as your primary financial institution. This is one of the many ways that Wheelhouse Credit Union gives back to our community, something we have been doing since 1934.

As an employee, you are qualified to receive our exclusive Benefits Banking Package which includes:

\$100 – When you open an Inspired Checking Account

+
\$100 – When you take out and/or refinance an Auto Loan

+
\$100 – When you open a Visa® Platinum or Rewards Credit Card

=
\$300 extra cash in your pocket

Disclosures

¹ Other terms, conditions, and restrictions may apply.

Recent Paystub required for program eligibility. Membership is required.

Note: When opening your account(s) online, under "eligibility" be sure to select "I am employed by one of Wheelhouse's partner employers."

The Wheelhouse Difference

Wheelhouse Credit Union is committed to helping our Members and our beautiful City thrive. That commitment shines through in everything we do. We are your friendly local Credit Union, dedicated to providing low rates, personal service, and expertise you can rely on.

San Diego Made and Proud.

Dating back to 1934, Wheelhouse Credit Union has been providing value, convenience and highly personalized service to those who live and work in our community. With access to local branches, 30,000 CO-OP® ATMs and comprehensive digital properties, we are the best kept secret in San Diego. We are San Diego Made and Proud.

Member-Focused and Not-for-Profit.

As a Credit Union, we are a not-for-profit, democratically-controlled organization. Profits are returned to all Members in the form of better rates and improved services.

Easily Accessible



30,000+ Fee-free ATMs



Digital Banking with Bill Pay



Send and Receive Money with Zelle®



Mobile Banking with Mobile Deposit



Over 5,600 Shared Branch Locations



24 hour Automated Telephone Banking

Telephone Services

Reach Us by Phone

619-297-4835

888-907-3628

Monday through Friday:

8:00am to 6:00pm

Saturday: 9:00am to 2:00pm

Bank-By-Phone

800-829-1919

Card Activation Line

844-484-0045

Digital Banking

We want to make banking as simple and convenient as possible. That's why we continually innovate to provide digital tools to help you manage your finances during your busy life.

Unified Access

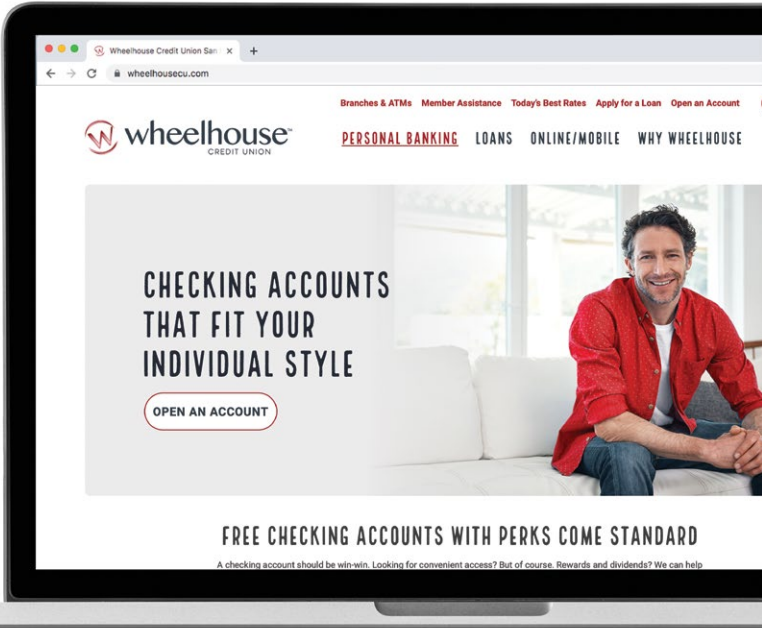
Manage all your accounts with Wheelhouse Credit Union, even adding external accounts from other financial institutions.

Enhanced Security

We use multi-factor authentication and integrated device security such as fingerprint and face recognition technology.

Pay Bills

Schedule multiple and recurring payments from any of your eligible accounts.



Pay bills with just a few clicks

- Free Bill Pay
- Schedule one-time or recurring payments
- Make your loan payments instantly
- Keep your personal information safe and secure

Mobile Banking

Our mobile app features state-of-the-art security and mobile deposit capabilities.

Mobile Deposit

Deposit checks in just a few taps using your smartphone.

Quick Login and TouchID

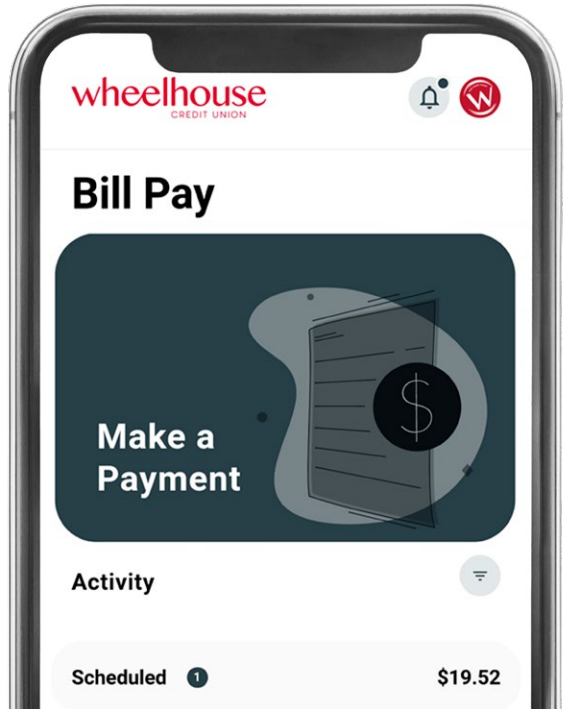
Conveniently access your accounts on-the-go using our mobile app.

Send and Receive Money with Zelle®

A fast, safe and free way to send money to friends, family and other people you trust, regardless of where they bank.¹

Disclosures

¹ A U.S. checking account is required to use Zelle®. Transactions between enrolled users typically occur in minutes and generally do not incur transaction fees.



Checking

Basic

Our Basic Checking Account has no monthly fee with direct deposit and comes with free Digital Banking, Bill Pay, and eStatements. Earn Debit Rewards with our Visa® Debit Card, compatible with Apple Pay, Google Pay, Samsung Pay, Fitbit Pay™ and Garmin Pay™. Bounce Guard/Overdraft Protection available.

Inspired

Our Inspired Checking Account helps you earn more. **You can earn dividends as high as 3.00% APY*** on your checking account balance, plus no monthly fee when you maintain minimum requirements.² Free Digital Banking, Bill Pay, and eStatements. Visa® Debit Card, compatible with Apple Pay, Google Pay, Samsung Pay, Fitbit Pay™ and Garmin Pay™. See the insert for our current rates. Earn reward points on your Visa® Debit Card.



Access

Access Checking is suitable for Members ages 16-25 with no monthly service charge, free Digital Banking, Bill Pay, and eStatements. Visa® Debit Card, compatible with Apple Pay, Google Pay, Samsung Pay, Fitbit Pay™ and Garmin Pay™. Earn reward points on your Visa® Debit Card.

Disclosures

*APY = Annual Percentage Yield. Rates effective as of 03/10/2023 and are subject to change without notice. The minimum average daily balance required to receive the rate of 3.00% is \$75,000.

¹ Inspired Checking Bonus: \$100 bonus will be credited to the Checking Account after the account has been open and active for one hundred twenty (120) days and all requirements have been met. Limit one bonus per eligible employee. Offer subject to change at any time without notice. Please consult your tax advisor regarding tax liability.

² Inspired Checking is a variable rate account and rate and yield are subject to change without notice. Inspired Checking requires monthly direct deposits totaling \$450 or more, an active online banking registration and eStatements within 90 days of account opening. If requirements are not met and maintained, account will be convert to a Basic Checking Account.

³ The Overdraft Protection fee is \$5 per transfer.

⁴ The Bounce Guard fee is a flat fee of \$29.00 regardless of the amount the account is overdrawn and will be charged for each overdraft item presented and paid.

Bounce Guard Additional Disclosure: We will send you a notice for each item covered by the Bounce Guard Service. Whether your overdrafts will be paid is discretionary and we reserve the right not to pay items. For example, we may not pay overdrafts if your account is not in good standing, you are not making regular deposits, you have had too many overdrafts, or your account has been overdrawn for an extended period of time. Any negative balance resulting from the use of Bounce Guard must be satisfied within 30 days. We encourage you to properly maintain your accounts with us. You agree that we will not be held liable for either paying or refusing to pay any overdraft item.

The Bounce Guard overdraft service is a discretionary privilege offered to members and not a right of membership. Bounce Guard is not available for Access Checking Accounts. We reserve the right to discontinue this service at any time without any notice.

Rates and terms are subject to change without notice. Other terms and conditions may apply, Membership is required.



Savings

JOIN TODAY
Online [WheelhouseCU.com](https://www.wheelhousecu.com)
By Phone 619-297-4835
In Branch [WheelhouseCU.com/branches](https://www.wheelhousecu.com/branches)

Inspired Savings Account

The Inspired Share Savings Account allows you to earn even higher dividends when maintaining a balance of \$10,000 or more. You can deposit and withdraw funds at your convenience, providing you with more earnings and flexibility.

- Establish a savings program through direct deposit or payroll deduction
- No monthly service charge
- Access your account 24/7 via our Digital Banking

Coverdell Education Savings

Our Coverdell Education Savings Account works very much like a 529 plan, offering tax-free investment growth and tax-free withdrawals when the funds are spent on qualified education expenses. The savings in this account can be used for college expenses, as well as for certain K-12 purchases. Please consult your tax advisor.

- No monthly service charge
- Earn dividends on balances of \$25 or more
- Must be established before the child's 18th birthday
- Funds must be used prior to the child turning 30 years old

Inspired Money Market Account

The Inspired Money Market can earn higher dividends. This account is great for short-term and long-term savings.

- No monthly service charge
- Earn dividends on balances of \$500 or more
- Access your account 24/7 via our Digital Banking

Aspire Savings Account

The Aspire Savings Account was designed to help students and young adults create good savings practices that they can build on well into adulthood.

- For our Members aged 13-25
- No monthly service charge
- Earn dividends on balances of \$100 or more
- Access your account 24/7 via our Digital Banking
- Learn important money management skills, including understanding banking, budgeting, savings for goals, and more

Auto & Vehicle Loans



Be in the Driver's Seat

We'll make it easy for you to buy a car or refinance an existing loan at a lower rate. Wheelhouse Credit Union is known for our great rates. We offer flexible terms and a smooth and easy process, so you can get off the lot and out on the road as quickly as possible.

- Competitive rates
- Easy pre-approval process
- No payments for 90 days
- Easy online payments
- Generous loan amounts and flexible terms
- Quick refinancing of an existing auto loan at a lower rate



Visit [WheelhouseCU.com/low-rate-auto-loan](https://www.WheelhouseCU.com/low-rate-auto-loan) and get pre-approved today.

Gap Advantage

Protect your loan with Guaranteed Asset Protection (GAP) should your car get stolen or totaled in an accident, GAP will help pay the difference between what you owe and the value of your vehicle.

Payment Protection

Enroll in Wheelhouse Payment Protection to get relief from the financial burden of delinquency, default, or foreclosure if death, disability or involuntary unemployment should unexpectedly happen to you. Payment Protection will pay your loan payments, relieving you and your family's worries about paying loans during a time of reduced income.

Mechanical Repair Coverage

Mechanical Repair Coverage (MRC) can help deflect the risk of costly repairs. With different coverage levels and deductibles to choose from, find the plan that fits your family's budget. Enjoy rental reimbursement, emergency roadside assistance, and more.



Auto Buying Service

Want to take the hassle out of buying your next car? Let New Cars Inc., our auto buying service, find the right car for you and receive up to 0.50% APR* off of our current auto loan rates. Simply let them know what you're looking for, and they'll help you find it.

Disclosures
*APR = Annual Percentage Rate

¹ Auto Loan Bonus: The \$100 bonus will be deposited into your Savings Account when a new Auto Loan is booked through Wheelhouse Credit Union or an existing Auto Loan is financed with Wheelhouse Credit Union, and open for at least one hundred twenty (120) days. Loan must be booked with first (6) months of Membership. Limit one bonus offer per eligible employee. Please consult your tax advisor regarding tax liability.

Credit Cards



Visa® Platinum Credit Card

Our Visa® Platinum Credit Card has no annual fee, a competitive interest rate based on your credit score, and security features that offer peace of mind.

Visa® Platinum Rewards Credit Card

Our Visa® Platinum Rewards Credit Card offers all of the same great benefits as our Platinum Credit Card, and you'll also earn reward points for every dollar spent on purchases. Redeem them online for hundreds of amazing rewards, including:

- Merchandise (e.g. appliances, electronics and jewelry)
- Travel and experiences
- Live concerts, theme parks and sports events
- Gift cards
- Cash back
- Charitable donations

Disclosures
¹ Visa® Credit Card Bonus: The \$100 will be deposited into your Savings Account after conducting \$1,000 or more in transactions within ninety (90) days of account opening and after account has been open for one hundred twenty (120) days. Limit one bonus offer per eligible employee. Please consult your tax advisor regarding tax liability.

Digital Wallet

Enjoy the convenience of having your cards digitally stored on your mobile device. Simply add your Wheelhouse Visa® Credit Card and Debit Card to any digital wallet app for easy access.



Maximize Points

Combine your Credit Card Reward Points with your Debit Card Reward Points to maximize the redemption value.

High–Yield Accounts

Certificates

Our certificates are the perfect way to set aside savings while earning a higher rate than a Regular Savings Account. Whether you choose a 3-month or 5-year certificate, or something in between, you'll enjoy an impressive return on your investment.

- Terms from 91 days to 5 years are available for greater flexibility and management of your funds
- Tiered accounts let you earn greater dividends with higher balances
- Dividends calculated daily, compounded and paid quarterly
- Highly competitive rates

Traditional IRA

Individual Retirement Accounts (IRA) are a great way to save money for retirement. With a traditional IRA, your contributions are often tax-deductible and you accumulate earnings tax-deferred.

- Set up automatic deposits for a convenient way to set aside retirement funds
- Daily accounts or terms ranging from 26 weeks to 5 years
- Tiered accounts let you earn greater dividends with higher balances
- Earnings grow tax-deferred until withdrawn and your contributions may be tax deductible

Money Market Account

Earn higher dividends with flexibility when you open a Money Market Account with Wheelhouse Credit Union. Our Money Market Account allow for easy access to your funds with the added bonus of earning higher dividends.

- Unlimited deposits and up to six withdrawals of \$500 or more each month
- Tiered accounts let you earn greater dividends with higher balances
- No monthly service charge
- Dividends are calculated daily, compounded and paid monthly

Roth IRA

Enjoy financial flexibility and tax-free income in your retirement. Your contributions to a Roth IRA are not tax-deductible, but your money can be withdrawn tax-free.

- Set up automatic deposits for a convenient way to set aside retirement funds
- Daily accounts or terms ranging from 26 weeks to 5 years
- Tiered accounts let you earn greater dividends with higher balances
- Continue making deposits after age 70 ½
- Enjoy tax-deferred earnings and withdrawals if the account is open for 5 tax years and withdrawals are made for qualified reasons

Eco & Home Loans

JOIN TODAY
Online [WheelhouseCU.com](https://www.wheelhousecu.com)
By Phone 619-297-4835
In Branch [WheelhouseCU.com/branches](https://www.wheelhousecu.com/branches)

Residential Solar Loans

Wheelhouse Credit Union is best known for our commitment to helping both our Members and our beautiful City thrive. We do so by offering award winning solar loans, deploying sustainability outreach programs and building conscientious stewards committed to San Diego. We work directly with our valued partners across Southern California, so that switching to solar is easy. With low rates and loans up to \$80,000, our goal is to ensure you start saving money today and continue to do so well into the future.

- Streamlined process
- Flexible terms
- Local financing
- Expert service
- Low rates

Energy Efficient Loans

As a Credit Union that is committed to sustainability efforts and outreach, we have the perfect Energy Efficient Loans to help you make your home more eco-friendly. You can enjoy a loan of up to \$80,000 to install:

- Energy-efficient insulation
- Air and duct sealing
- High-efficiency appliances
- Lighting fixtures
- Water faucets, fixtures, and drip irrigation
- Xeriscape and firewise landscaping
- Rainwater harvesting equipment and more

Fixed Rate & Adjustable Mortgages

Let us help you navigate a purchase or refinance with a better process designed exclusively for Members. We offer fixed or adjustable-rate closed-end, simple interest loans used for home purchase or refinance, including:

- Purchase or refinance
- Jumbo or conforming
- FHA and VA
- First time homebuyer
- Cash-out refinance
- Fixed and adjustable terms to 30 years

Visit [WheelhouseCU.com/mortgage](https://www.wheelhousecu.com/mortgage) to apply today.

Home Equity Line of Credit

Your home has value, and with a Home Equity Line of Credit you can use that equity to pay for home renovations, remodel your kitchen and other large purchases.

- Use it for 10 years, with an additional 20 years to repay the loan
- Fixed HELOC rate for the first 12 months; variable rate for the rest of the term
- Borrow up to 75% of the equity in your home
- Only pay interest on the funds you use from your Wheelhouse Home Equity Line of Credit

Disclosures
Subject to change without notice. Other terms, restrictions and conditions may apply.
Federally insured by NCUA. Please consult your tax advisor.
A penalty may be imposed for withdrawals made before maturity.
Fee could reduce earning on the account.

Disclosures
All loans are subject to credit approval. Rates are based on credit worthiness, payment method, and loan term.
Rates are subject to change without notice. Offer is subject to credit approval. Membership is required. Not all borrowers will qualify.
Wheelhouse Credit Union (NMLS 791892)



Services

Call 877-337-3399 or visit [WheelhouseCU.com/financial-counseling](https://www.wheelhousecu.com/financial-counseling)

Financial Education

We understand that managing money and debt can easily become overwhelming. We care about your financial well-being, so we partner with nationally respected non-profit GreenPath Financial Wellness to provide our Members with free one-on-one financial counseling, debt management services, and financial education resources.

Free Financial Education

Meet with a certified expert who will provide free financial and debt counseling without a sales pitch. They'll partner with you to explore options for achieving your financial goals and provide you with a personalized action plan.

Student Loan Education

GreenPath will guide you through all the student loan repayment options that can postpone or lower your payments. Learn the pros and cons of each strategy so you can make an informed decision.

Practical Financial Education

In addition to free financial counseling, you have access to a huge library of free learning tools. Learn about budgeting, saving, credit and debt; get help preparing for a major life event; use their handy calculators. Empower yourself with practical money skills!

Bankruptcy Education

GreenPath is approved by the U.S. Department of Justice to provide the bankruptcy counseling required to file Chapter 7 or 13. They are also approved to provide the education course necessary to discharge your debts.

Debt Management Plan

If you're stressed about credit card debt, GreenPath can work with your creditors to develop a mutually agreeable payment plan to stop collection calls, lower interest rates and save you money.

Credit Report Review

Learn how to better understand your credit report and how to manage your credit score.

Investment Services

Let us help you manage your money for a healthy financial future. Members have access to a comprehensive investment services program through Wheelhouse Investment Services.* Whether you need help launching your plans or could use some guidance to smooth out the ride, a Wheelhouse Investment Services advisor will work with you to establish a clear direction. Get ongoing guidance and strategies that will help you stay on course for the long term.

Make an appointment with our financial advisor by visiting [WheelhouseCU.com/retirement-investment-resource-center](https://www.wheelhousecu.com/retirement-investment-resource-center).

Disclosures

* Securities and advisory services are offered through LPL Financial (LPL), a registered investment advisor and broker-dealer (member FINRA/SIPC). Insurance products are offered through LPL or its licensed affiliates. Wheelhouse Credit Union and Wheelhouse Investment Services **are not** registered as a broker-dealer or investment advisor. Registered representatives of LPL offer products and services using Wheelhouse Investment Services, and may also be employees of Wheelhouse Credit Union. These products and services are being offered through LPL or its affiliates, which are separate entities from, and not affiliates of, Wheelhouse Credit Union or Wheelhouse Investment Services. Securities and insurance products offered through LPL or its affiliates are:

Not Insured by NCUA or Any Government Agency
Not Credit Union Guaranteed
Not Credit Union Deposits or Obligations
May Lose Value

Your Credit Union ("Financial Institution") provides referrals to financial professionals of LPL Financial LLC ("LPL") pursuant to an agreement that allows LPL to pay the Financial Institution for these referrals. This creates an incentive for the Financial Institution to make these referrals, resulting in a conflict of interest. The Financial Institution is not a current client of LPL for advisory services.

Please visit <https://www.lpl.com/disclosures/is-lpl-relationship-disclosure.html> for more detailed information.

Member Discounts & Benefits

Discounts and Deals

Members have exclusive access to various discounts and deals on attractions, entertainment, financial services, and more. Some of our favorite deals are shared below. For current benefits visit [WheelhouseCU.com/benefits](https://www.wheelhousecu.com/benefits).

SAN DIEGO ZOO & SAFARI PARK DISCOUNTS

As a partner, Wheelhouse Members get discounts on tickets to both the San Diego Zoo and Safari Park. The promo link to purchase tickets is available at [WheelhouseCU.com/benefits](https://www.wheelhousecu.com/benefits).

SD AUTOMOTIVE MUSEUM MEMBERSHIP

Membership to the San Diego Automotive Museum benefits include unlimited visits to the museum, 10% off museum shop purchases, invitations to special events, access to the newsletter, and more.

Love My Credit Union Rewards

Through this partnership, you can enjoy a variety of discounts including ID Theft Protection, TurboTax and more. Visit [LoveMyCreditUnion.org](https://www.lovemycreditunion.org) to learn more.

Insurance to Protect your Family

As a Member of Wheelhouse, you are eligible for \$2,000 of free Accidental Death & Dismemberment (AD&D) Coverage.¹

- In addition to AD&D Coverage, we offer competitively priced Auto and Home Insurance, Health Insurance, and Life Insurance².
Learn more at [WheelhouseCU.com/insurance](https://www.wheelhousecu.com/insurance).

Shop, Earn & Redeem Rewards Points

Simply use your Wheelhouse Rewards card for all your everyday qualified purchases and earn points! From groceries to fuel to utility bills, your purchases will really pay off. **Credit transaction: \$1 spent = 1 point.**

Ampre Merchants

Earn bonus points when you shop the exclusive network of local and national merchants and earn bonus points. Simply use your rewards card at the participating merchants and receive bonus points on your purchases.

Disclosures

¹ This protection is provided to our Members over the age of 18 at no charge to the Member. You can also purchase additional coverage to protect against accidental loss of life or covered injuries.

² Wheelhouse Credit Union provides Auto and Home Insurance, Health Insurance, and Life Insurance in agreement with CUNA Mutual Group.

SAN DIEGO MADE

Branch Locations

Downtown San Diego Branch
320 B Street
San Diego, CA 92101
619-297-4835

Chula Vista Branch
344 F Street
Chula Vista, CA 91910
619-297-4835

El Cajon Branch
306 Broadway
El Cajon, CA 92021
619-297-4835

Kearny Mesa Branch
9212 Balboa Ave
San Diego, CA 92123
619-297-4835

Reach us by Phone

619-297-4835
888-907-3628

Reach us by Mail

Mailing Address:
P.O. Box 719099
San Diego, CA 92171-9099



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