

Your Guide to All Things Quorum





BELONG TO BETTER.

People seem to have a lot of questions about what they should be doing financially. And with so many choices out there, who can blame them. Where should they put their money? Which products should they use? Which one is right for them? Who can they talk to?

At Quorum, we believe these decisions are simple when your only choice is the best. **This is banking without compromise.**

As a credit union, Quorum is run by members for members. Simply put, we're here to make your money work harder. This is our conviction. And why you can be confident you're getting the benefit of the best financial products and services, like low mortgage rates, high-yield savings accounts, and the freedom of fee-free checking. Which is why in today's world of endless choices, it's nice to know we only offer the best.

WELCOME TO QUORUM.

We're happy you chose us.

Joining Quorum is more than just opening a new bank account. You are now part of a unique financial institution that's designed by members for members. Here are three reasons we think you'll love it here:

✓ OUR MEMBERS RECOMMEND US

Our members are almost two times more likely to recommend Quorum to a friend than customers at other banking institutions.¹

✓ BANK ANYWHERE, ANYTIME

- You can bank with us 24 hours a day, seven days a week—online, through our mobile banking app, through our automated telephone service, or via an ATM.
- Our network of over 80,000 FREE ATMs is 3X bigger than most banks' networks.

✓ A LEGACY OF SERVICE AND GROWTH

- We have an over 80-year history of helping members realize their financial goals.
- We're proud to be the credit union for well-known companies such as The KraftHeinz Company, Avon®, Ogilvy, Mondelēz and MasterCard®.
- We're voted a "Best Company to Work for in NY" for six years running; our team truly enjoys serving our members.



“The Member Service Representatives went above and beyond what any ‘commercial bank’ would have been willing to do. They really made me remember why Quorum handles all of my financial business.”

— N.F., member since 1972

Convenience Matters

No matter where you are, you’ll always have access to your Quorum accounts. Manage your money online, through our mobile banking app, our nationwide ATM network, over the phone, or in-person at one of our 5,000 shared branches.

ONLINE AND MOBILE BANKING

- Pay your bills.
- Transfer money.
- Get statements and notices.
- Set savings goals and budgets.
- Deposit checks from your mobile device.²
- Withdraw money (a bank check will be mailed to you).
- Open accounts, apply for loans, mortgages and credit cards.

Visit quorumfcu.org/anywherebanking or download our mobile banking app.

DIGITAL WALLETS

Make your shopping experience even better, quicker, and more secure! Add your Quorum debit or credit cards to Apple Pay, Android Pay, Samsung Pay, and MasterPass™.

Visit quorumfcu.org/wallets for details.

VOICECONNECT

Call our automated service 24 hours a day, seven days a week at (800) 874-5544 to check your account or make transactions over the phone, in English or Spanish.

ATMs AND SHARED SERVICE CENTERS (SHARED BRANCHES)

- Access over 80,000 FREE ATMs nationwide (some even accept deposits).
- Visit one of our 5,000 shared branches nationwide.
- Visit quorumfcu.org, online or from your mobile device and use our ATM & Branch Locator to find FREE ATMs or shared branches in your area.

CHECKING ACCOUNTS THAT RESPECT YOUR HARD-EARNED MONEY.

Checking Accounts

All of our checking accounts offer the convenience of a nationwide ATM network, online and mobile banking, free bill pay and a Debit MasterCard®.



See which account is right for you.

QCLASSIC CHECKING

This is our most popular checking account. Simple and straightforward, it gets the job done with no minimum balance, no monthly service fee and no direct deposit requirement.

- Free checking
- FREE ATMs (80,000 ATMs nationwide)
- Free online and mobile banking
- Free bill payment

QCHOICE CHECKING³

This checking account has the most benefits, with all the same features of our QClassic Checking, plus:

- Dividends with no minimum balance
- ATM fee reimbursements, up to \$15 per month
- Free automatic savings transfer for overdrafts
- Free unlimited checks

In addition, Quorum offers three levels of overdraft protection:

CHECKING RESERVE LINE-OF-CREDIT

Protect yourself from overdraft fees with a line-of-credit that keeps funds in reserve for when you need it. There's no charge for this security, nor any interest unless you use it.

AUTOMATIC TRANSFERS

If your checking account is in danger of being overdrawn, this service will move funds from your savings into

your checking account to cover the overdraft. With QChoice checking, you will be reimbursed for overdraft transfer fees; a fee applies for QClassic checking.

COURTESY PAY

We will cover overdrafts as long as your account is in good standing.⁴ A fee will apply for each transaction that draws your account negative.



Savings & Investments

With our savings accounts, you're getting a money-building plan that's easy, automatic and built for speed. So the more money you save, the more money you earn. An easy decision.

BASIC SAVINGS (REQUIRED)

This is the key to all the quality products and expert services that come with Quorum membership. We'll even fund the \$5 deposit that helps get you started.

MONEY MANAGEMENT

Earn a higher dividend rate as your balance goes up. There's no penalty if your balance goes back down.

TERM ACCOUNTS

Lock in the dividend rate over time, from three months to five years. When your term is up, take a week to withdraw, re-invest, or roll it over automatically—for the same term at current rates.

HIGHQ SAVINGS

Earn a market-leading dividend rate with the flexibility of a traditional, liquid savings account. There's no minimum balance, and no monthly fee if you receive electronic statements.⁵

CUSTODIAL ACCOUNTS

Open an account in your child's name and teach them the importance of good savings habits early on.

IRAs

Start putting away money for retirement with a Traditional or Roth IRA.

With a Traditional IRA, earnings remain tax-deferred until you make a withdrawal, and may be tax-deductible.⁶ Roth IRA deposits are made with after-tax dollars, so no taxes are due when you make withdrawals at retirement.

Mortgages

Are you looking for a new home or trying to reduce your mortgage payments? We give our members the most competitive rates combined with helpful, personalized service.

Our mortgage specialists strive to provide you with the honest advice and recommendations you need to select a mortgage you can feel at home with. From comparing offers to understanding the fine print, we're here to help you make the right decision.

Visit quorumfcu.org/mortgages or call (855) 436-3588 to get started.

**NOTHING OPENS THE DOOR
TO YOUR NEW HOME BETTER
THAN A GREAT RATE.**

FIRST MORTGAGE

Lock in a great low rate with a Fixed Rate Mortgage. Or pay less up front and let the market set your rate with an Adjustable Rate Mortgage (ARM). Rest easy knowing this loan type comes with the security of a rate cap at each adjustment, and a lifetime ceiling. You'll also have access to homeowners insurance with responsive claims service.

HOME EQUITY LOAN

Let the roof over your head put money in your pocket with a home equity loan.

Borrow up to 100% of your home's equity⁷ with our RealtyLine Line of Credit; or, borrow up to 80% of your home's equity and make lower, interest-only monthly payments with our Interest-only RealtyLine Line of Credit. We also offer a fixed-rate option.

"I had the pleasure of working with Quorum to get a mortgage for my first home. As expected with a first-time buyer, I had many questions. Quorum's representatives provided all the help that I could ask for. I am very happy with the service they gave and look forward to working with Quorum in the future."

— C.M., member since 1993



Student Loans

The rising cost of education needs loans that rise to the occasion. Our student loan option can provide a line of credit for everything from books, to meals, to tuition and rent.

BENEFITS INCLUDE

- One-time application that allows you to make multiple draws over the course of your college career
- Minimum \$1000 up to total cost of education, minus other financial aid, with aggregate lifetime max of \$75,000
- No payments for students enrolled at least half-time
- Six-month grace period after graduation
- No origination fees or prepayment penalties; flexible repayment options
- No co-signer required, but may improve chances of approval and lower rate
- Discounts for automated payments



WE'RE OUT TO MAKE YOUR MONEY WORK HARDER.



Credit Cards

We have a card for every need—for milk and eggs or earning points for that trip to Paris. All of our cards feature market-leading rates, no annual fees, the same APR for purchases and balance transfers, and no penalty rates!

Plus, you'll enjoy premium MasterCard cardholder benefits including: 24/7 Concierge Services, Zero Liability[®], Extended Warranty, Trip Cancellation, MasterAssist Travel Assistance Services, ID Theft Resolution Services, EMV chip and Just Tap & Go™ contactless technology!

Pick the one that's right for you.

RATEWISE MASTERCARD[®]

Simple and straightforward, this card is a workhorse with:

- A market-leading rate
- Same APR for purchases, cash advances and balance transfers
- No penalty rates

CASH BACK WORLD MASTERCARD[®]

The card in your wallet that puts cash in your pocket.

- Get 1.25% cash back and 1.00% on gift cards for every \$1 spent
- Unlimited points that never expire
- Automatic redemption options

WORLD MASTERCARD[®]

This is the card that gets right to the points. Enjoy one point for every dollar spent towards premium rewards.

- Unlimited points that never expire
- Redeem points for travel, experiential merchandise, and cash rewards.
Enjoy:
 - 1.25% on airline tickets with real-time pricing
 - 0.80% to 1.00% on cash rewards
 - 1.00% on merchandise rewards
- Same APR for purchases, cash advances and balance transfers

When you're ready to pick the card that's right for you, simply visit quorumfcu.org/creditcards to apply.

Other Services

WEALTH MANAGEMENT

Truivium Financial Group provides full-service wealth management and financial planning services using customized and integrated stress-tested models that take into account your holistic financial profile, goals, risk tolerance, as well as market volatility.

As the stewards of your financial future, Truivium's intent is not on just building wealth, but on protecting it, and preserving it.

- Investment Advisory
- Retirement, Estate and Insurance Planning
- Risk Management
- Trust Services
- Asset Protection
- Estate and Distribution Planning

NOT FDIC/NCUA INSURED	MAY LOSE VALUE	NO BANK GUARANTEE
NOT A DEPOSIT	NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY	



DISCLOSURES

1. Data from "Net Promoter(c) U.S. Consumer Benchmarks 2013" by Satmetrix and "Quorum Federal Credit Union ForeSee Customer Experience Data, 2013."
2. Refer to the Online and Mobile Banking Service Agreement and Disclosure for full service details and requirements.
3. Avoid a \$10 monthly fee by maintaining a minimum monthly direct deposit totaling \$1,000 into the account OR a minimum monthly average daily balance of \$5,000 and eStatements/eNotices. ATM fees incurred will be reimbursed up to \$15 per month and will be automatically deposited into your account on the second business day of the following month.
4. Opt-in may apply. We have the discretionary right to refuse to provide this courtesy on any checking account at any time. View our Truth-In-Savings Disclosure at quorumfcu.org for complete Terms and Conditions.
5. Subject to transaction restrictions per Federal Regulation D. Avoid a \$5 monthly fee by maintaining eStatements. View our Truth-In-Savings Disclosure at quorumfcu.org for complete Terms and Conditions.
6. Consult your tax advisor. Funds cannot be withdrawn prior to age 59 1/2 without penalty.
7. Some states are restricted to 80% max CLTV. Home equity loans are not available in TX or on co-op's.
8. Certain limitations and restrictions apply. Contact MC Assist at (800) MCASSIST for more information.





Have a Question?

Call us at (800) 874-5544, Monday through Friday, 8:30 a.m. - 7:00 p.m. ET to speak to our Member Service Team.

To see more of our products, services, rates and fees, visit quorumfcu.org.