



Financial solutions *Your Way*



Save for what matters

Savings Accounts

- Advanced security, fast transfers, access to 66,000+ surcharge-free ATMs, and devoted service the big banks can't beat
- Ask us about high-yield savings

Checking Accounts

- Totally Free Checking keeps things simple with no monthly fees or minimum balance requirements
- Premier Checking lets you earn dividends and puts your hard-earned money to work

Money Market Accounts

- Flexibility to access money up to six times per month
- Unlimited deposits

Certificates

- Start with as little as \$1,000
- Several terms with competitive rates

Individual Retirement Accounts (IRAs)

- Save for your future with these tax-advantaged¹ accounts
- Coverdell Education, Roth, and Traditional IRAs
- Easy account opening and competitive earnings

Borrow² to get closer to your dreams

Auto Loans – Time to Hit the Road

- Low-rate financing for new and used vehicles
- Up to 115% of Blue Book retail
- Special insurance discounts for members

Toy Loans – Fun Made Affordable

- Financing for boats, motorcycles, RVs – even aircraft
- Competitive fixed rates
- Generous repayment terms

See reverse side for more.

We keep you connected to your money

- Smart mobile banking app
- Mobile Wallet for your SkyOne cards
- Early Arrival payroll service with direct deposit*
- Online bill pay and eBills
- 66,000+ surcharge-free ATMs nationwide
- Extra protection with Card Controls

Personal Loans – for Every Need

Consolidation Loans

- Move high-rate debt to a single loan, and you could lower your payment
- Streamlined money management

Signature Loans

- An ideal solution to consolidate debt, make large purchases, or take care of unexpected expenses
- Traditional loan or line of credit

Emergency Financial Relief

- For unexpected events such as natural disasters, and government furloughs
- Special loan program for members who need emergency cash

Home Loans – Live the Dream

Mortgages

- Down payments as low as 5%
- Competitive rates, flexible terms
- Simple application process
- Guidance from start to finish

Home Equity Loans & Lines of Credit

- Use your home's equity to get cash to fix your home, consolidate debt, or take that dream vacation.
- Contact us to explore your options

Spend² for everyday financial needs

VISA Credit Cards – Platinum or Classic

Platinum Rewards Visa®

- A rewards card you can understand (rack up points without the fine print)
- A variety of rewards, including 1% cash back
- Straightforward rates and fewer fees than the big bank cards

Classic Visa

- Perfect beginners who need to establish credit, or anyone in need of a credit refresh
- Pay quickly and securely with Mobile Wallet

Plan and protect your financial future

Protect Your Financial Future

Wise decisions now can make all the difference. Talk to an expert about investments, retirement plans, and more. Schedule your complimentary consultation at [SkyOne.org/schedule](https://www.skyone.org/schedule) or 310.491.7582.

*You must qualify for membership and have direct deposit on your account to enjoy this service. Early Arrival is based on the date that your employer sends SkyOne the funds for your paycheck. The actual delivery dates may vary in the event of holidays and other occurrences. ¹Consult your tax advisor for more information. ²Rates, terms and loan amounts are based on your credit worthiness and are subject to approval. ³Restrictions apply. Balance transfers, check requests, convenience checks and overdraft protection do not earn rewards points, and are all subject to terms and conditions of cash advances. Please visit [SkyOne.org/fees](https://www.skyone.org/fees) for our schedule of fees.



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