



Campus Guide



What you need to know
about banking on campus



Changing lives every day.



We're sure you've heard that college will be the best years of your life,

but it can also be the most challenging on your cash flow. At SEFCU, we keep things simple – and inexpensive – by providing you with convenient products and services so you can spend your time studying, not managing your money.

Keep reading to find out how SEFCU can make banking better while you're on campus.

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5 reasons to have an account on campus

- 1. Convenient ATM access:** If you like to carry cash, you'll want many ATMs near you. SEFCU has ATMs on campus and access to hundreds more if you decide to explore the town around you.
- 2. Ready for emergencies:** No one likes to think about it, but what if you need cash quickly while you're at school? With a SEFCU account, access to money is never more than a trip across campus away!
- 3. SEFCU provides financial education:** SEFCU staff are available on campus to answer questions about how to balance a virtual "checkbook," review paycheck stubs, discuss building credit – or any other questions you may have.
- 4. Perks just for college students:** With SEFCU's Campus Connect account you can enter for a chance to win money for textbooks, reduced or no fees for products and services, and much more!
- 5. SEFCU is part of the campus community:** We not only have a branch on campus, but we are part of the community, so you'll see us at sporting events, job fairs, and other events on campus!

International students

SEFCU has an account just for international students!

To open an account you'll need to provide:

- The front page of your I-20 form
- Two forms of identification (which could be your passport, college ID, driver's license, or non-driver's ID)
- Your visa
- Proof of address (which could be a dorm assignment letter, rental lease, utility bill, or tuition bill)



What you need to open a SEFCU account:

- Completed and signed application
- Government-issued identification
- School-issued identification
- Social Security Number
- Email address
- Mother's maiden name



Enjoy app-solute convenience



With our free smartphone and tablet apps you can always stay connected to your SEFCU account information, transfer money, deposit checks*, and even locate surcharge-free ATMs and branches. We offer Text Banking for a quick check on your account and super convenient online services to bank anytime, anywhere, and do most anything – even pay bills with SEFCU iPay. SEFCU offers scholarships, discounted movie tickets, options for overdraft protection, insurance needs, loans and lines of credit**, and so much more.

* Checks where the account owner or joint owner and the payee match are not eligible for deposit using SEFCU's Mobile app.
** Subject to credit worthiness.

ATMs near you



SEFCU members can access cash FREE of charge at any of the 55,000+ Allpoint ATMs¹, including those at major retailers like CVS®, Target®, and Walgreens®. Download SEFCU's Mobile app to find surcharge-free ATMs near you!



¹ SEFCU members are not required to pay a fee at Allpoint ATMs. If a charge screen appears during your Allpoint ATM transaction, enter "yes" to accept the charge and proceed with your withdrawal. The additional fee will not be deducted from your SEFCU account. The savings can be \$3 or more per transaction. Please note, at international Allpoint ATMs, you will still be responsible for the Mastercard® Foreign Currency transaction fee.



Check out SEFCU's loan options

SEFCU has great rates for auto, student, and personal loans.
Apply online at sefcu.com/applynow.





Peace of mind for college students – and parents

Now that you're in college it's time to start thinking about insurance to protect you – and your assets. Trust the professionals at SEFCU Insurance Agency to help you choose the coverage that's right for you.

Tuition Insurance

SEFCU Insurance Agency and GradGuard™ have teamed up to offer Tuition Insurance which reimburses tuition payments, room and board fees, and other non-refundable college expenses if a student needs to withdraw at any time during the semester for any covered reason such as illness, injury, or mental health issue.

Renters Insurance for on-campus housing

Available through GradGuard, a Renters Insurance policy will reimburse you to pay for any item that is lost due to a covered event such as theft, fire, or vandalism and your deductible is only \$100.



Visit sefcuinsuranceagency.com/student-benefits
to learn more!

Parents! Convenient ways to transfer money to your students

Many parents ask the same question: “How do I get money to my child if they need it?” SEFCU makes it easy to transfer to your student whether they are at a campus across town or across the country.



Option 1: Online transfers

If your current financial institution offers online banking, you can set up online transfers to your student – almost like paying a bill. Check with your bank or credit union to see if they charge any fees for this. SEFCU does not charge a fee for incoming transfers.



Option 2: Open two SEFCU accounts

Opening two SEFCU accounts – one for you and one for your student – is the quickest, easiest, and most secure way to transfer money to another account. Funds can be transferred instantly anytime and anywhere by using:

- SEFCU's Mobile app
- SEFCU's Member Solutions Center (during business hours), or with DIAL, SEFCU's automated bank-by-phone solution)

Plus, if you have your own SEFCU account, you can take advantage of all of our great products, services, and solutions, too!



Option 3: Use Venmo or Zelle® to send money

Instantly transfer funds to anyone with a Venmo account using money you have linked to your SEFCU Checking account or Debit Mastercard®. Move money from Venmo to your account in as little as one business day or use Zelle to transfer money to your student.



Option 4: Mail a check

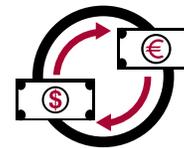
It may seem old fashioned, but mailing a check is still one of the cheapest and easiest ways to deposit money in your student's account. Once your student receives the check they can visit a SEFCU branch to deposit it, or take a picture of the check using our Mobile app to deposit right into their account. Please remember, if you are mailing a check to your student, they can't use the app to deposit a personal check from you if you are also listed on their SEFCU account as a joint owner.

Check out more information about SEFCU's iTeller-on-the-Go options at sefcu.com/itelleronthego.



Option 5: Set up direct payments

If you'd like to transfer money from another account to your student's SEFCU account on a regular basis, you can set up a periodic payment by visiting any SEFCU branch and completing an “Authorization Agreement for Direct Payments Form.” Have funds debited from your bank account on a recurring basis (monthly, bi-weekly, weekly) and deposited right into your child's SEFCU account. Once in effect, these debits will recur, as agreed upon, until SEFCU receives written notification to stop these transfers.



Option 6: Wire transfer

Wire money to a SEFCU account by visiting your financial institution. Wire transfers allow for the quick transfer of funds, but can involve a hefty service fee. SEFCU does not charge for incoming domestic wire transfers, but check with your financial institution to find out how much they charge to send a wire.

Visit sefcu.com/external-transfer to learn more!

Venmo is a service of PayPal, Inc., a licensed provider of money transfer services (NMLS ID: 910457). All money transmission is provided by PayPal, Inc. pursuant to PayPal, Inc.'s licenses. © 2020 PayPal, Inc.

Zelle and the Zelle marks used herein are trademarks of Early Warning Services, LLC. Must have a bank account in the U.S. to use Zelle. Transactions between enrolled Zelle users typically occur in minutes. If your recipient is not yet enrolled with Zelle, it may take between one and three business days after they enroll.

Campus Connect members can enter for a chance to win \$500 for textbooks!

Books are expensive, so SEFCU gives Campus Connect members a chance to win* \$500 to use for textbooks each fall semester.

Visit sefcu.com/textbooks to enter!

* No purchase necessary. One entry per person and only offered to SEFCU Campus Connect members. Duplicate entries will not be included in the drawing. Contest opens June 1, 2021 and runs through September 15, 2021. A total of five (5) winners will be selected as follows: one (1) from the University at Albany, one (1) from the University at Buffalo, one (1) from Rensselaer Polytechnic Institute, one (1) from Skidmore College, and one (1) from all additional Campus Connect member entries. Winners will receive a \$500 gift card or voucher to their school's bookstore. No exchange of cash for prizes. SEFCU staff and their immediate families not eligible. Winners will be contacted by phone. To participate without entering online, you may also send a 3"x5" card with your name, phone number, and college attending to SEFCU Marketing/Textbooks, 700 Patroon Creek Blvd., Albany, NY 12206. Mailed entries must arrive no later than September 15, 2021.



SEFCU Scholarships

Paying for college is expensive and that's why SEFCU offers scholarships for college students.

Each year SEFCU will award one \$1,000 scholarship to a student at each of the following colleges/universities: Rensselaer, Skidmore College, the University at Albany, and the University at Buffalo. One additional Campus Connect Scholarship will be awarded to a student attending any two- or four-year college/university in the United States.

Requirements:

- Must have SEFCU Campus Connect account
- Available to students entering their sophomore, junior, or senior year
- Application must be completed and returned by deadline

Applications are available each fall.

Email marketing@sefcu.com to request yours.



sefcu.com/UB

SEFCU, the official Checking account of the Great Dane!

Proud sponsor of UB Athletics.

SEFCU has a full-service branch in the **Campus Center** and has 14 ATMs conveniently located across campus.

University at Albany branch hours:

Monday – Friday 9 a.m. – 5 p.m.

SEFCU ATMs on campus

- Alumni Quad
- Campus Center branch – two machines
- Campus Center East Addition
- Colonial Quad
- Dutch Quad
- Empire Commons Apartments
- Freedom Apartments
- George Education Center
- Husted Hall
- Indian Quad
- Liberty Terrace
- SEFCU Arena
- State Quad

Bank at a VTM and talk to a representative live on screen instead of in person.

Video Teller Machines (VTMs) hours:

Monday – Friday 8 a.m. – 6 p.m.

Saturday and Sunday 9 a.m. – 2 p.m.

SEFCU has a full-service branch and ATM located in **The Commons** on the North Campus.

University at Buffalo branch hours:

Monday – Friday 9 a.m. – 5 p.m.

Allpoint ATMs on Campus

North Campus

- Student Union
- Lockwood Library
- Alumni Arena
- CVS Pharmacy – The Commons

South Campus

- Goodyear Dining Hall

When you're off campus, look for one of SEFCU's Buffalo-area branches below.

- Amherst – 3155 Niagara Falls Boulevard
- Buffalo – 598 Main Street
- Clarence – 4375 Transit Road

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Saturday and Sunday 9 a.m. – 2 p.m.

 Download SEFCU's Mobile app so you can find ATMs close to you!

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sefcu.com/rpi

SEFCU makes college banking easy as π

SEFCU has a full-service branch and two 24-hour ATMs conveniently located in the **Rensselaer Union**.

Rensselaer Union branch hours:

Monday – Friday 9 a.m. – 5 p.m.

Hoosick Road branch hours (less than one mile away)

Lobby

Monday – Friday 9 a.m. – 5 p.m.

Saturday 9 a.m. – 1 p.m.

Drive-thru

Monday – Wednesday 8 a.m. – 5 p.m.

Thursday – Friday 8 a.m. – 6 p.m.

Saturday 8 a.m. – 2 p.m.



sefcu.com/skidmore

SEFCU makes college **thoroughly** easy with Campus Connect!

SEFCU has a full-service branch and 24-hour ATM conveniently located next to **Jonsson Tower**.

Skidmore College branch hours:

Monday – Friday 8:30 a.m. – 4:30 p.m.

Saratoga/Wilton branch hours:

Lobby

Monday – Tuesday 9 a.m. – 5 p.m.

Wednesday – Friday 9 a.m. – 6 p.m.

Saturday 9 a.m. – 1 p.m.

Drive-thru

Monday – Tuesday 8 a.m. – 5 p.m.

Wednesday – Friday 8 a.m. – 6 p.m.

Saturday 8 a.m. – 2 p.m.

Download SEFCU's Mobile app so you can find ATMs close to you!

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Consider a SEFCU career

Looking for a way to earn money while still in school? SEFCU offers a variety of part-time opportunities that will fit perfectly with your class schedule! Your experience with SEFCU doesn't have to end after graduation. Check out our job openings and put your new skills to use as you flourish in a team-oriented environment where you can enjoy growth and development opportunities. When you work at SEFCU you'll enjoy:



- Paid Benefit Time
- Paid Holidays
- Educational Assistance
- Financial Services
- Health and Dental Insurance



- Vision Care Program
- Flexible Benefits Plan
- Employee Assistance Program (EAP)



- Life Insurance
- Disability Insurance
- Retirement Savings including 401(k) with employer match

Visit sefcu.com/careers to view current job openings!

sefcu.com | 800-727-3328





700 Patroon Creek Boulevard | Albany, NY 12206
800-727-3328 | sefcu.com/campusconnect

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