

SEFCU/HEFCU PRODUCT COMPARISON *as of 4/02/2018



DEPOSIT PRODUCTS	HEFCU	SEFCU
Savings Shares	Regular Share Account	Mint Savings <ul style="list-style-type: none"> • Annual Percentage Yield (APY) is based on average daily balance • Additional benefits available to college students under our Campus Connect program
	Money Market Share Accounts	Preferred Savings <ul style="list-style-type: none"> • Tiered interest • APY is based on average daily balance Preferred Plus (\$100,000 minimum balance) <ul style="list-style-type: none"> • Tiered interest rates • APY is based on average daily balance Education, Traditional, and Roth IRA Savings <ul style="list-style-type: none"> • APY is based on average daily balance Boomer Club <ul style="list-style-type: none"> • APY is based on average daily balance Smart Sense Youth Savings and Youth Program <ul style="list-style-type: none"> • School Banking and scholarship opportunities • APY is based on average daily balance • Tuition Rewards Program Mortgage Match Savings Program <ul style="list-style-type: none"> • APY is based on average daily balance
	Christmas Club	Holiday Club <ul style="list-style-type: none"> *APY is based on average daily balance
	Vacation Club	Owners Choice <ul style="list-style-type: none"> • Name your own savings accounts • APY is based on average daily balance
Checking Account	Checking Account	Share Draft
Health Savings Account	None	Health Savings Account
Share Certificates	Terms 3 - 36 months <ul style="list-style-type: none"> • \$1,000 minimum deposit 	Terms 3 - 60 months <ul style="list-style-type: none"> • \$500 minimum deposit • Options exist for add-ons and/or extending terms
Smart Sense Share Certificates	None	Terms 18 - 36 months <ul style="list-style-type: none"> • \$100 minimum deposit • add-ons allowed
Coverdell Education Certificates	None	Terms 6 - 60 months <ul style="list-style-type: none"> • \$500 minimum deposit
Education, Traditional, and Roth IRA Share Certificates	None	Terms 6 - 60 months <ul style="list-style-type: none"> • \$500 minimum deposit • 24-month add-on certificate available
Health Savings Certificates	None	Terms 6 - 37 months
LOAN PRODUCTS	HEFCU	SEFCU
Consumer Loans	Signature Unsecured	Personal Unsecured
	Share Secured	Share Secured
	New and Used Auto/Motorcycle	New and Used Auto/Motorcycle
	New and Used RV/Boat/Powersport	New and Used RV/Boat/Powersport
	Overdraft Loan Protection	Personal Line of Credit (Overdraft)
	No credit cards	SEFCU Secured Mastercard® SEFCU Lightning Credit Card® SEFCU Mastercard SEFCU World™ Mastercard SEFCU Business Mastercard SEFCU World™ Business MasterCard
	No student loans	Student Loans

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LOAN PRODUCTS (CONT.)	HEFCU	SEFCU
Home Loans	Mortgages	SEFCU Mortgage Services, SEFCU's wholly owned mortgage subsidiary*
	Home Equity Loans and Lines of Credit	Home Equity Loans and Lines of Credit
Investment Services	None	SEFCU Wealth Management Services**
Insurance Services	None	SEFCU Insurance Agency, SEFCU's wholly owned insurance subsidiary • Auto • Life • Homeowners • Renters • Student Benefits • Estate Planning • Long-Term Care Planning
Business Services	None	SEFCU Commercial Services
SERVICES	HEFCU	SEFCU
ATMs	HEFCU-owned and AllPoint Network	SEFCU-owned and AllPoint Network
ATM Card	ATM Card	Mastercard Debit Card (Savings-only accounts)
Debit Card	Visa® Debit Card	Mastercard Debit Card
Gift Card	None	Mastercard Gift Cards
Automated Phone Banking	Access 24	DIAL
Online Banking	Online Banking	SEFCU Home Banking (SEFCU OnLine)
Mobile Banking	Online Banking	SEFCU Mobile Banking App
Text Banking	Text Banking	SEFCU Text Banking
Branch Banking	3 Locations	47 Locations • Coin Sorters, Shred Bins, and Safe Deposit Boxes at select locations
Online Bill Pay	HEFCU iPay	SEFCU iPay
Mobile Deposits	None	iTeller Home (desktop) and iTeller on the Go (mobile phone)
Direct Deposit	Direct Deposit	Direct Deposit
Money Management Tools	None	MX Money Management through Home Banking
Electronic Transfers	HEFCU iPay and Wire Services	SEFCU iPay and Wire Services
Statements	Paper and eStatements	Paper and eStatements
Online Application Availability	Online loan application	Online and mobile applications
Identity Theft Protection	None	IDProtect
Financial Education	None	SEFCU's Institute of Financial Well-Being
Automotive Services	GrooveCar - Online shopping	SEFCU Auto-Buying Program GrooveCar - online shopping Preferred Dealer Network Free car-buying concierge assistance

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Licensed Mortgage Banker - New York State Department of Financial Services
NMLS Company ID - 309847
Syracuse Branch ID - 583668

Federally insured by NCUA

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Not NCUA Insured	Not Credit Union Guaranteed	May Lose Value
Not Insured by Any Federal Government Agency	Not a Credit Union Deposit	

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