



# Welcome

**Whether you are a longtime member, a new member or just checking us out – use this as your guide to explore what membership in State Farm Federal Credit Union could mean for you. Experience the benefit!**

## Why become a member?

State Farm® is proud to sponsor State Farm Federal Credit Union (SFFCU) as a part of your Total Rewards package.

Since 1936, this highly-valued benefit has played an important role in helping members plan for and reach their financial goals. Our mission to improve our members' lives by providing exceptional, value-added products and services is as true today as when the Credit Union first opened its doors.

Let's take a moment to explain what a credit union is. A credit union is a not-for-profit cooperative financial institution owned by its members. That's very similar to how State Farm is owned by its policyholders as a mutual insurance company.

If you don't belong to SFFCU, you may be surprised at the advantages of membership – great rates, for one! State Farm sponsorship helps us keep expenses low so we can focus on our commitment to provide you better than marketplace rates on savings and loan products. Our [current rates](#) can be found on our website [statefarmfcu.com](http://statefarmfcu.com).

## Save

Looking for a great place to save for your dream vacation, start a college fund or plan for a wedding? You name it – become a member and watch your savings grow.

Financial experts suggest that you should have at least three to six months of living expenses set aside in a fund for emergencies.

**tip** Above-market savings rates and the convenience of payroll deduction make SFFCU an excellent place for your emergency fund.

Your savings are insured to at least \$250,000 by the National Credit Union Administration. You may be eligible for additional coverage, depending on your ownership interests on accounts.

## Borrow

When it's time to make a major purchase or prepare for that special project, see us about a loan, personal line of credit or a debt consolidation loan. All borrowers must be SFFCU members and qualify according to our current guidelines.

**tip** Get preapproved for your vehicle loan. Arranging financing before you go shopping gives you confidence during the buying process and helps you keep on budget.

## Learn

We strongly believe in financial education. The more you know, the better you'll be able to manage your money and achieve your financial goals. That's why we provide financial education resources, articles and tools in the "Learn" section of our website.

We also encourage State Farm associates to make the most of your Total Rewards package and tap into financial resources like [LifeWorks](#) and [Charting Your Financial Future](#).

You have a variety of ways to do business with us:

### Call:

888-521-5209 – 7:00 a.m. to 5:30 p.m. Central Time, Monday – Friday

### Click:

[statefarmfcu.com](http://statefarmfcu.com)

### Visit:

Check out [locations and hours](#) of operation on our website





# FAQs

## Questions and answers from current and prospective SFFCU members

### Who is eligible to join State Farm Federal Credit Union?

Membership in the Credit Union is open exclusively to U.S. State Farm employees, agents, retirees and certain members of your [immediate family](#).

### How do I join?

Joining the Credit Union is easy – [apply online](#)! Our website fills you in on the information you'll need for account set-up. Open a Regular Share savings account, deposit a minimum of \$5.00 and you are a member, eligible to take advantage of other products and services.

### When can I apply for a loan?

You must be a member (\$5.00 in your share savings account) in order to be eligible for loans and you can apply at any time.

All borrowers must qualify according to our current lending guidelines. Many factors are used in our loan decision process, including a review of your credit report.

### Does the Credit Union offer checking accounts, credit cards and debit cards? How about mortgages?

As a company-sponsored benefit program, our product mix is designed around basic savings accounts and

basic consumer loan products – vehicle loans, lines of credit and personal loans which we are committed to offering at competitive rates. More complex and high-overhead products like checking accounts, credit and debit cards and mortgages are not a good fit for our program design.

### What can you tell me about your online banking services?

You can conveniently manage your credit union accounts safely and securely from any internet-enabled device with SFFCU's [E-access Online Banking](#) service. No matter where you're located, you'll be able to access the credit union! Use it to:

- Move money between your SFFCU accounts and your accounts at other banks or credit unions with the [Account to Account Transfer \(A2A\)](#) tool.
- Open additional savings accounts.
- Apply for loans.
- Request a check from any of your savings accounts and have it mailed to you.
- Update personal information.
- View account balances and transactions.
- Enroll in and view electronic statements.

### Payroll deduction sounds like a great idea – how do I set it up to my savings accounts or to make loan payments?

The easiest way to request payroll deductions from your State Farm paycheck is to use the Payroll Deduction Form available through your E-access account. Not an E-access user? Contact us at 888-521-5209 and we can help.

### Can I cash a check at the Credit Union?

SFFCU is not designed as a cash operation. We accept deposits and payments in cash, however we do not provide cash to our members.

### What if I want to handle deposits or payments by mail?

We've got that covered! You have the option to mail your deposits or payments to our Mail Center:

State Farm FCU  
P.O. Box 853944  
Richardson, TX 75085-3944

