

**Serving the Penn
Community Since 1987**

**BY QUAKERS, FOR
QUAKERS**

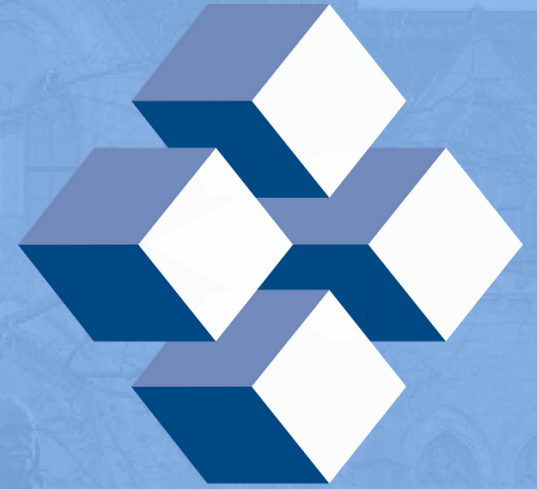
Dear Penn Family Members,

Over thirty years ago, three Wharton MBAs fulfilled their dream of starting a credit union to put Penn students first. Since then, we have grown into an independent, trusted organization committed to serving Penn students' financial needs.

As the only student-run financial institution in the Ivy League, we exclusively serve the students and alumni of the University of Pennsylvania. Whether it is the safety of federally insured accounts, exclusive campus discounts, or the incredible value of our credit builder offerings, we seek to create superior products and services that meet your unique demands as a Penn student. As you embark on your journey of higher education, we invite you to join our family by opening an account today.

Mohammad Oulabi

Mohammad Oulabi
Chief Executive Officer



SEFCU
STUDENT FEDERAL CREDIT UNION
AT THE UNIVERSITY OF PENNSYLVANIA

Contact Us Today!

3401 Walnut St., Suite 431A
Philadelphia, PA 19104
(215) 222-2604

www.upennsfcu.org

WHY BANK WITH US?

- **Free** and convenient online banking
- **Free and unlimited** incoming wires
- **Free** direct deposit and BillPay services
- Access to Allpoint - America's largest surcharge-free ATM network
- CourtesyPay and Overdraft Protection
- All accounts are federally insured up to \$250,000
- Discounts on local restaurants and businesses
- On-Campus Convenience - Accessible ATMs in student residences and academic buildings, and a branch location near college houses!
- Unsecured and secured auto loans

CREDITBUILDER

- Improve your credit score to apply for mortgages, loans, credit cards and more in the future
- Low one-time fee starting at \$25
- Easy, no-stress options to suit individual credit improvement needs

INTERNATIONAL STUDENTS

- No Social Security Number required
- **Free** incoming international wires
- Build an American credit score with ease
- Receive loans unavailable at for-profit banks
- Receive dividends on savings accounts

SPECIAL OFFERINGS

- Premier Money Market Account
- Emergency and transition loans

PARTNERSHIPS



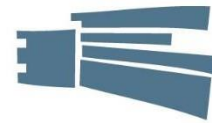
10% off your purchase



10% off your order



10% off your order



the radian

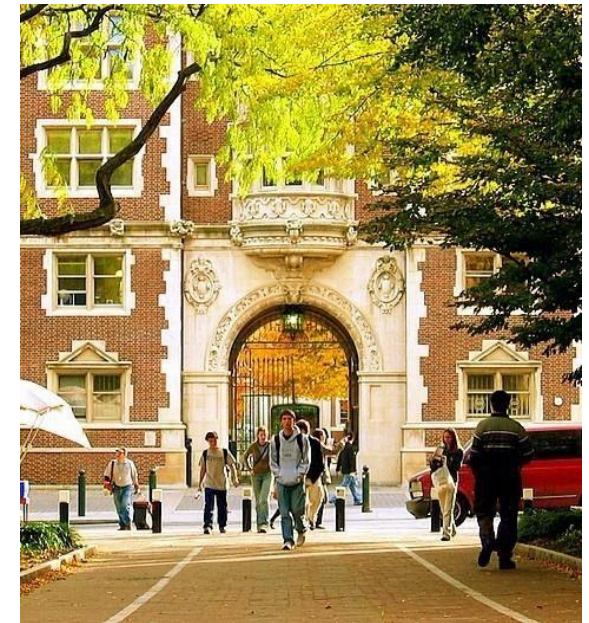
\$50 off admin fees

AND MANY OTHERS!



INTERN WITH US

As an intern, you will gain firsthand experience and knowledge in the banking industry. You will also make valuable connections with current employees of the SFCU and its respective alumni network. After an initial semester-long internship to learn about the underlying business of a credit union, successful interns have the opportunity to advance and develop a wide array of skills in our many divisions. Our graduates have gone on to work in the world's top firms, including Goldman Sachs, McKinsey, Facebook, and more!



LOWER FEES

	SFCU	Other Banks
Incoming Wire Transfer*	FREE	\$15
Outgoing Wire Transfer*	\$10	\$30 - \$45
Cashier's Check	\$3	\$10
Stop Payment	FREE	\$33

*BOTH Domestic & International Rates subject to change

QUESTIONS?

Feel free to call or email us with any questions you may have about our credit union, our products, or our services. Visit our website at www.upennsfcu.org or contact a Member Services Representative at (215) 222-2604.