

welcome

WE'RE SO GLAD YOU'RE HERE

zeal
CREDIT UNION

Hardworking Americans Bank On Us

discover

Welcome to Zeal Credit Union. We are a full-service, member-owned, non-profit institution committed to serving the financial needs of our members. When we started out in 1954, our vision was simple, but our core has remained the same - provide outstanding service to the hardworking Americans we serve. We are amazed at how far we have come since then - with 11 full-service locations throughout Metro Detroit, assets exceeding \$800 million and more than 66,000 members - and we have so many great things in store for the future.

We continue to remain dedicated to our members with loans, savings plans, and special services to achieve our members' long-term financial goals and help them enjoy the moments that make life worth living! **We are excited you've joined us and hope you'll take advantage of all we have to offer.**

checking

savings

loans

credit cards

investments

mortgage

tools & resources

member perks

free account review



We've distilled the "light" reading down to important PDF disclosures, all available [here](#).

checking

With a Zeal checking account, you get more advantages and less cost. Life is busy, and we know flexibility is key – that's why your accounts should work for you. Our checking accounts come with:

EASY ACCESS

- 24/7 Online Banking
- Free Online Bill Pay
- Nearly 30,000 Co-Op ATMs, surcharge free
- 5,000+ shared branches

DEBIT CARDS

When it comes to making purchases, you deserve simplicity. When you shop with your Zeal Credit Union VISA® Debit Card, the amount is deducted directly from your checking account. What's even more convenient is your VISA® Debit Card also works as an ATM card.

With our CO-OP Network of ATMs, you'll have access to over 30,000 surcharge-free ATMs in the U.S. and Canada (Canadian ATM withdrawals are not surcharge free). You can visit their [website](#) to find an ATM near you. Put simply, it's easy to transfer money between your accounts, make deposits and withdraw cash at any time, day or night.

With a Zeal Credit Union VISA® Debit Card, you're also eligible for Overdraft Privilege. Overdraft Privilege pays for items that would not normally clear your checking account because of insufficient funds.

Plus, we offer tools to protect your account. You can set up purchase alerts and card controls to lock a lost or missing card or decline online/international transactions.

DIRECT DEPOSIT

Why wait in a line to cash your paycheck? Save time and money when you sign up to have your check deposited directly into your account. Direct Deposit can be set up for your payroll, social security, pension, or retirement check. You'll also earn dividends sooner.

BUY LOCAL SPEND LOCAL

Learn more [here](#) about how you can benefit by buying local with your Zeal debit card!



savings

Let us help you build your financial future. With our complete range of savings and investment accounts, you can customize your accounts to fit your goals, choose terms and investment strategies that best suit your needs and get flexible, easy access to your funds. For additional security, your savings are also insured to at least \$250,000 by the National Credit Union Administration (NCUA). Learn more [here](#).

REGULAR MEMBERSHIP SAVINGS ACCOUNT*

Ease and convenience are important to you. That's why we provide access to your Regular Savings account anytime through our 30,000+ nationwide CO-OP Network ATMs, Debit Cards, and our Online Banking system. Visit [here](#) for more information. Dividends are paid and compounded quarterly, allowing you to earn competitive rates on your account. Once you have this account, all other savings plans are open to you. This basic savings plan is for all members and is the basis for your membership.

SECONDARY SAVINGS ACCOUNT

Designate important savings right here. Whether it's education, vacations, holiday spending or a down payment on a home, we make it easy for you to reach your goals.

HIGH YIELD SAVINGS**

If you want your funds to be liquid at all times while earning a higher rate of return than a regular savings account, this product is for you. You'll receive a competitive rate of return, convenience and flexibility. With a balance of \$2,500 or more, you can open a High Yield Savings Account and earn daily dividends, paid monthly. You can also access your funds anytime using 30,000+ nationwide CO-OP Network ATM's, Debit Cards, and our Online Banking System.

ULTRA SAVINGS

Increase flexibility and savings. This account earns a higher rate of interest than a Regular Savings or Money Market account. You're also entitled to three fee free withdrawals or transfers per calendar month, after which a \$5 per debit item fee will be assessed per occurrence. The result? A premium interest rate and the liquidity you need.

VACATION AND CHRISTMAS CLUB***

When it comes to setting aside money for a rainy day, we take out the work. These convenient accounts let you save gradually and earn dividends with no minimum balance requirement and no fees. You can also withdraw the funds at your convenience at any time. So whether it's Christmas presents, quarterly tax submissions, vacations, graduation parties or private school tuition, earmark your savings the easy way.

YOUTH | ROCK STAR SAVERS

Get your kids in tune with their money and make saving a fun and educational experience. Rock Star Savers is a program especially designed to teach kids that saving money — even a little at a time — can totally rock. Anyone 11 years and younger automatically becomes a Rock Star Saver when they open a regular share account, with a \$5 minimum deposit. What's more, your first \$5 deposit is matched for an extra \$5 reward. All you need? Your child's Social Security number, Birth Certificate and a parent, guardian or adult relative with proper identification to be named on the account(s).

YOUTH | NEXTGEN

It can be tough for teens to pay for the stuff they need now, let alone save money for what's next. We make it easy. The Nextgen savings program is developed specifically for teens (ages 12-17) and gives Nextgen members tons of options to manage their money. With a parent or guardian joint owner, minors may open a checking account with a debit or credit card. And when you make your first deposit — we'll spot you a \$5 bonus.

OTHER SAVINGS ACCOUNTS

Not finding what you're looking for on this list? We have other savings vehicles including the following: Money Markets, IRAs, CDs, and more! Visit our [website](#) to learn more.

* To open a Regular Membership Savings Account, a one-time \$2 fee is required, as well as a minimum \$5 deposit into the new Regular Membership Savings Account. **Members are permitted to make six remote (online, preauthorized, auto transfer) withdrawals per month with a High Yield Savings Account. *** There is a maximum of six monthly remote transfers allowed for Vacation and Christmas Club Accounts.



loans

VEHICLE LOANS

When it comes to financing a car, you deserve a simple and straightforward auto loan. At Zeal Credit Union, you get just that — no hidden fees or confusing fine print. You can finance new or used vehicles, with 100% financing available for qualified borrowers with competitive interest rates and loan terms up to seven years. You can even defer payments for up to 60 days. Our goal is for you to head out the door pre-approved, with bargaining power and confidence.

We can even get you instantly approved — just bring:

- Purchase Agreement
- Income
- Insurance

REFINANCE

Refinance your current high-rate loan from another financial institution and lower your monthly payment. The result? You save hundreds of dollars.

Need to refinance quickly? Just provide:

- Title
- Insurance
- Income
- \$16 title fee

RECREATIONAL VEHICLE LOANS

Get outside and enjoy! Save time and money by financing your recreational vehicle with the Zeal Team. There is nothing like enjoying the outdoors, no matter the season! Ask about our rates on all things outdoor today.



PERSONAL LOANS

Let Zeal Credit Union help with great savings on Personal Loans! Bring your current paystub in for instant approval.

OTHER LOANS

Are you looking for financial flexibility? Here are some loan options to consider.

HOME IMPROVEMENT LOAN

Want a simple loan that's quick and easy on your budget? If you need to borrow a small amount of money or you don't have home equity to draw from, a Home Improvement Loan could be just right for you. It takes care of the small but expensive repairs that all homeowners experience. We'll be happy to loan you \$500 or more, with no application fee, no pre-payment penalty and terms up to 60 months. No kidding. This loan is the perfect way to pay for things like new windows, an energy-efficient furnace, updated landscaping or any other home improvement project.

GOLD LINE OF CREDIT

Your quality credit record deserves convenient access to cash at a great rate. That means convenient access to cash whenever you need it. With this revolving line-of-credit, you're approved for a signature limit and given checks to access those funds. From there, you decide how much of your limit you use and for what. As you pay down your loan balance the credit limit replenishes itself, ready to be used again when you need it.

SHARE PLEDGE LOAN

Need to buy something but don't want to dip into your savings? A Share Pledge Loan borrows money against your existing Share, Money Market or Certificate account at an exceptionally low rate. When the loan is paid down, those funds are released back into your account, leaving your savings intact.



credit cards

Looking for a credit card with great rewards and a great low rate? Consider a credit card from us! We have two card options to choose from, with plenty of advantages to each.

VISA CLASSIC

Meeting your needs is our number one priority. This popular Visa Classic card gives you a low fixed or variable annual percentage rate.

VISA PLATINUM

Achieve your goals and so much more. The Zeal Visa Platinum card provides higher spending limits, superior purchasing power, distinct card holder benefits like Zeal Rewardz and personal attention.

GET THE MOST OUT OF YOUR CARD WITH OUR OTHER BENEFITS:

We know you work hard, and you have a Zeal credit card that works hard for you! Our MyCardInfo website gives you access to your VISA account 24/7, and it's free! This site is available to members through Online Banking. Log in and click on your Credit Card account.

Make your Visa payment quickly and easily through Zeal Online Banking or by phone (call Visa directly at 1-833-371-8985).

Traveling abroad is often a very exciting time. Setting travel alerts is important because card issuers will block a card if they think fraudulent activity is taking place. Avoid the hassle of having your charges declined on an international trip. Let us know so we can place a travel alert on your card by calling 800-321-8570 ext. 6400.

Worried about your online purchases? Not with a Zeal credit card! Visa purchase alerts make it easy for our members to set up email and text message notices every time a transaction is processed to your debit or credit card.

Zeal Tap to Pay – if your card has the Contactless Indicator on it (see below), you can use it to make purchases easily where accepted.

Contactless
Indicator 



investments

You have a plan and a future – let us help get you there! When it comes to investments and financial planning, every situation is unique. Zeal Financial Advisors understand that, which is why we offer options to achieve your financial goals for today and for the future. Zeal Financial Advisors will prepare a full-service financial advisory program for you. Your personalized program will include retirement, insurance, and investment services.

WORKING WITH ZEAL FINANCIAL ADVISORS HELPS PREPARE YOU FOR YOUR FUTURE

Planning and saving for your future requires patience and attention... and often the help of someone you know. That's why working with Zeal Financial Advisors makes sense. We're dedicated to making your financial planning and savings experience rewarding and satisfying. Your unique needs are always put first. Now is the time to get started building a safe, secure future. Living the retirement of your dreams means making your money last. Outliving our money is a worry we all have. What's the secret to securing your financial future? Talk to Zeal Financial Advisors today.

FULL RANGE OF FINANCIAL, BUDGETING & INVESTMENT TOOLS

Building your nest egg and protecting it requires time, attention and patience. Find strategies to help you find your way in a financial world that is growing in complexity. Count on Zeal Financial Advisors to guide you with a broad range of products and services.

The Zeal Financial Advisors program is offered through LPL Financial (LPL), a registered investment advisor and broker-dealer. For more information about LPL Financial, please visit their [website](#).

The financial professionals at Zeal Financial Advisors are registered representatives with, and securities and advisory services are offered through LPL Financial (LPL), a registered investment advisor and broker-dealer (member FINRA/SIPC). Insurance products are offered through LPL or its licensed affiliates. Zeal Credit Union and Zeal Financial Advisors are **not** registered as a broker-dealer or investment advisor. Registered representatives of LPL offer products and services using Zeal Financial Advisors, and may also be employees of Zeal Credit Union. These products and services are being offered through LPL or its affiliates, which are separate entities from, and not affiliates of, Zeal Credit Union or Zeal Financial Advisors. Securities and insurance offered through LPL or its affiliates are:

Not Insured by NCUA or Any Other Government Agency	Not Credit Union Guaranteed	Not Credit Union Deposits or Obligations	May Lose Value
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Your Credit Union ("Financial Institution") provides referrals to financial professionals of LPL Financial LLC ("LPL") pursuant to an agreement that allows LPL to pay the Financial Institution for these referrals. This creates an incentive for the Financial Institution to make these referrals, resulting in a conflict of interest. The Financial Institution is not a current client of LPL for advisory services. Please visit <https://www.lpl.com/disclosures/is-lpl-relationship-disclosure.html> for more detailed information.



mortgage

Zeal Credit Union is committed to providing our members with the best home financing options. Together with our partners at Mortgage Center we're able to offer a variety of exclusive home loans with lower rates and fewer fees.

Mortgage Center has been providing world-class service to credit union members like you for over 30 years. With Mortgage Center, we have a dedicated team of experts to help you find the home loan that fits your situation – whether you're a first-time home buyer, want to refinance into a better rate, or are looking to build your perfect home!

HOME LOANS

When it comes to mortgage partners, we stand behind you all the way. We offer a wide range of mortgage plans, convenient pre-approval, personalized service, and much more. Whether you want to purchase your first home, move to a larger home, or refinance your current mortgage to take advantage of our low rates, we can help. You can also get qualified for a mortgage amount before you find your dream home. This pre-approved mortgage means you can shop for your new property with confidence and financial leverage.

NEW MORTGAGE

Mortgages can be complex, even if you have gotten one before. Zeal is here to help with an easy to understand breakdown of the mortgage process.

FIRST TIME HOMEOWNER

Buying a home is a daunting task, but the experienced mortgage representatives at Zeal Credit Union are here to help you through the process. Committing all or most of your life savings and signing up for a mortgage might be the largest and longest financial obligation you'll ever have, and that can be intimidating. However, if you know what to look for and what to avoid, you can bring a new level of confidence to a process that seems overwhelming.

MORTGAGE REFINANCE

When you're a homeowner your mortgage payment is your major monthly expense. Lowering your payment, even a little, can really add up.

SHORTER TERM MORTGAGE

When most people think mortgages, they think 30-year, fixed rate mortgages. But for those interested in paying off their mortgage sooner, 10 and 15-year options might be a better way to go.

HOME EQUITY MORTGAGE

Your home's equity is the difference between your home's value and what you still owe on your mortgages. The money that lives in between these two can be used to accomplish many things.

NOT SURE WHICH PRODUCT IS RIGHT FOR YOU?

Our mortgage experts can help – we can get you in touch with one today! Visit us [here](#) for more information.



tools & resources

ONLINE SERVICES

You want convenient, secure banking wherever you go – that’s why we have online features and a mobile app so simple to use it can take you anywhere. Access your accounts via computer, tablet or smartphone.

ONLINE ACCOUNT OPENING

Looking to open an account? Don’t have the time to stop into one of our 11 branches? Open your new member account online 24 hours a day, 7 days a week! Bank when you want to bank from the convenience of your home. Already have an account with us but want to open an additional checking, savings or loan account? Our online account system is ready for you too.

ONLINE BANKING

Online Banking is a free service offering you convenient, secure banking from almost anywhere and is available for all members. With Online Banking, your credit union accounts and loan information are at your fingertips, anytime. Online Banking is private, secure, easy-to-use and FREE. Plus, when you are enrolled in Online Banking, you’re eligible for other services like Apple Pay, Bill Pay and our Mobile App.

E-STATEMENTS

Stay on top of your monthly banking with e-Statements. E-Statements allow you to view your statements online for free. Every month, you’ll receive an email to inform you when your new statement is available. Simply log onto Online Banking to retrieve and view your statement. Print it out or save it to your desktop or cloud account for future reference; and you are saving the planet by going green!

MONEY MANAGEMENT

Our award-winning Money Management budgeting software is now available to members. To access the program, simply log in to your Online Banking account, click Manage Money from the main menu, and then click on the Money Management link. The program has a lot of great features that can help you easily manage your accounts:

- Budgets are displayed with compelling graphics
- Improved categorization for transactions
- Set financial goals for debt payoffs, savings & retirement
- View spending and budgeting trends
- Forecast your debt payoffs
- Easily determine your net worth
- Text message alerts are available

*Please note that Money Management tools are only available in the desktop version of the Online Banking System.

TOOLS

We have many documents and forms online, available [here](#). Our team is here to help you every step of the way! If you’re looking for a form or document and can’t find it - please call our call center and we’ll be happy to help you out! Contact us online via chat, or call 800-321-8570, ext. 7400.

We also have a variety of online calculators, available to help aid your financial decisions if you’re ready to start crunching some numbers on your own. Visit our calculator resources [here](#).

FINANCIAL EDUCATION

Our goal is to connect our community and members with resources to make the best financial decisions. We want to share knowledge from our experts and partners to give you a place to learn and grow. From workshops to webinars and education for all ages and stages in life, we’re ready to help empower your financial decision making. Give us a call or visit us [online](#) to learn more.



member perks

DISCOUNTS AND REWARDS

We're here to give you the best banking experience! It's our mission to help provide convenience, valuable member resources and more. We have tons of great offers and benefits for our members. Learn about all our rewards [here](#).

BRANCH SERVICES

Zeal Credit Union has a number of additional branch services to help assist you with your financial needs and goals. These include Nationwide ATMs, S.T.A.M.P. Money Order services, Safe Deposit Boxes, Wire Transfers and many more.

INSURANCE PROGRAMS

As a member of Zeal Credit Union, you already trust us to help meet your family's financial needs. We can also help protect you, your family and your assets with a variety of insurance offerings for your health, home, auto, life and more. Learn more [here](#).

FRAUD

Our team is here to help if you feel you have been a victim of fraud on one of your accounts. Remember, it's a good idea to check your credit report to make sure nothing looks suspicious. At Zeal Credit Union, we provide a free credit report evaluation - just stop by one of our branches to request your credit review today. Learn more about fraud prevention [here](#).



free account review

As part of our process, we'd like to offer you a free financial account review. This involves using your already established Credit Karma or other free credit monitoring service/account or working to establish one for you. This will not hard pull your credit, which means it will not affect your score. It will give us the chance to confirm there's no reported fraud on your account, as well as evaluate where you can likely save or better your banking future, especially using our products.

If you're interested and have time now, we can start that process or book an appointment for you at a later date.



thank you

FOR CHOOSING ZEAL!

WE ARE SO GLAD YOU'RE A MEMBER!

zeal
CREDIT UNION

Hardworking Americans Bank On Us

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