

Reward Benefits *for* VMware Employees

*As an employee of VMware you are eligible for
Stanford Federal Credit Union benefits!*

Checking and Savings

- Free checking account with no balance requirements
- \$100 bonus when you open a free checking account with a \$500 minimum monthly direct deposit¹ to your new checking account
- Access to over 5,000 shared branch locations and 30,000 fee-free ATMs
- Free Mobile and Online Banking, Bill Pay and Pay a Friend
- Complimentary consultation with a Stanford financial investment advisor
- Enjoy high-yield certificate rates
- Free Premier Health Savings Account

Banking for International Employees

- Open your account before you arrive—no SSN required
- No SSN or U.S. credit history required for select loans or credit cards

Rewards Credit Cards

- Earn 1% cash back or up to 3x points on qualifying card purchases
- No annual fee
- No foreign transaction fee when you travel
- No cash advance fee or balance transfer fee

Auto Loans

- Up to 1.00% APR² discount on new/used auto loans or refinance from another lender
- Up to 90 days with no payments
- No pre-payment penalty
- Free auto-buying program to find the right car at the right price

Mortgage Loans

- Fixed and adjustable rate loans
- Loan processing fee rebate up to \$700³
- Home Equity Line of Credit
- Low fees, low down payment requirements and flexible terms

Refer a Friend and earn Cash!

Ask about our Refer A Friend program to earn cash, or visit sfcu.org/RAF.

Visit us at sfcu.org/vmware



Contact your personal banker

Patty Hagen

patty@sfcu.org

650.269.7434

NMLS #760326

¹Recurring direct deposit must post to your account within 60 days of your account opening date. \$100 bonus will be credited to your account within 30 days after satisfaction of conditions. See details at sfcu.org/vmware.

²APR = Annual Percentage Rate. All loans subject to credit approval.

³Mortgage loan fee rebate applies to SFCU internal fees only. Third party fees apply. Programs subject to change—contact Stanford FCU for program details.