

Member Benefits

We Mean Police Business!

National Police Credit Union is a marketing division of the 80-year old Chicago Patrolmen's Federal Credit Union, which is a full-service financial institution led by a volunteer Board of Directors made up entirely of active and/or retired police officers.

We have been serving the financial needs of police officers for over eight decades, since 1938.

Our products are tailored for Law Enforcement Officers.

Our full-service financial institution offers multiple products, services, and educational programs, including:

- Free Killed In The Line of Duty Loan Insurance
- Multiple VISA Credit Cards with cash back and reward options
- Loans ranging from new and used Auto and Motorcycle loans to Signature, Student, Tuition, Uniform, and Share Secured loans
- Checking, savings, IRA, and money market accounts
- Retirement planning
- Free financial counseling
- Mortgage services
- Business loans

We pride ourselves on providing exceptional customer service and ease of use for all of our products and services.

- Over 5,600 shared branch locations nationwide, 33 locations in Nevada
- 80,000+ surcharge-free ATM locations nationwide
- Home banking with electronic bill payment
- Mobile banking
- Payment services
- Remote Deposit Capture available for Premium Checking Accounts.



Federally insured by NCUA

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New Auto Loans as low as 1.49%*

Used Auto Loans as low as 1.99%*

National Police Credit Union can finance your next new or used car at competitive Auto Loan rates and terms! Plus, we can refinance your existing Auto Loan to reduce the interest rate or payment.

Write Your Own Ticket (WYOT)

Our “Blank Check” program lets you purchase your new or used vehicle with the ease and confidence of a cash buyer!*

We also offer bumper - to - bumper warranties and GAP insurance, usually at significantly lower prices than the dealership!

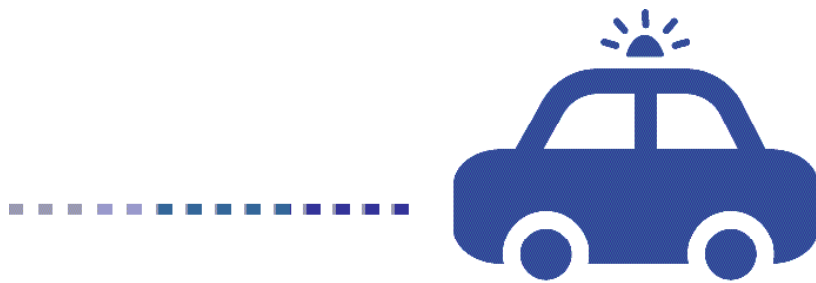
*Rates and WYOT eligibility subject to credit qualification and selection of term. Additional restrictions may apply.



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High-Speed Chase!

Credit Card Bonanza!

Use your Credit Union Visa Credit Card* for the chance to win a month of free purchases!**

This limited-time-offer starts Monday, April 1, 2019!

***A minimum of ten (10) purchases must be made during promotional period in order to qualify.**

****Purchases will be reimbursed in the form of a statement credit.**

**Only purchases made during promotional period will be eligible for reimbursement.
Credit Union employees, affiliates and their families are not eligible for this promotion.
Winning account will be randomly selected on May 1, 2019.**



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Nevada

Shared Branching Locations

Carson City
Dayton
Elko
Ely
Henderson
Las Vegas
Mesquite
Minden
North Las Vegas
Reno
Sparks
West Wendover

Note: There are 33 shared branching locations in Nevada.

Members of National Police Credit Union can use a Shared Branch location to access their account in real time, just like they are in a National Police Credit Union branch. They can do deposits, withdrawals, transfers, payments, obtain account history and get a statement copy, all free of charge.



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Savings and Loan Rates

Current as of April 1, 2019

Share Savings Accounts	APR	APY
\$100-\$2,999.99	0.03%	0.03%
\$3,000-\$24,999.99	0.05%	0.05%
\$25,000+	0.09%	0.09%
Christmas Savers Account ¹	0.15%	0.15%

Checking Accounts	APR	APY
Premium Checking (\$1,000+)	0.50%	0.50%
Standard Checking	0.00%	0.00%

Money Market Accounts ²	APR	APY
\$0-\$24,999	0.41%	0.41%
\$25,000-\$49,999	0.51%	0.51%
\$50,000+	0.66%	0.66%

Share Certificates ³	APR	APY
6 Month-Term	1.65%	1.66%
12 Month-Term	2.00%	2.02%
24 Month-Term	2.25%	2.27%
36 Month-Term	2.80%	2.83%

IRA's ⁴	APR	APY
Share IRA	0.50%	0.50%
12 Month-Term	2.25%	2.28%
24 Month-Term	2.75%	2.79%
36 Month-Term	3.25%	3.30%

Loan Rates	APR
New Auto	1.49% - 16.99%
Used Auto	1.99% - 17.24%
Signature Loans	7.90% - 17.90%
New Motorcycle	3.49% - 13.49%
Used Motorcycle	3.49% - 13.49%
New Boat	4.90% - 10.99%
Used Boat	4.90% - 10.99%
Tuition Loans	5.90% - 7.90%
Student Loans	5.90% - 7.90%
Uniform Loans	3.90% - 17.90%
Share Secured Loans (Variable Rate Adjusted Periodically)	2.72%
Credit Builder Loans	12.90%
Mortgage Loans	Market Rates
Home Equity Line of Credit (Variable Rate Adjusted Quarterly)	5.50%
Fixed Rate Home Equity Loans	2.99%-6.99%
Member Business Lending	Market Rates

VISA Cards ⁵	APR
VISA Copper Cash Back	8.90% - 16.90%
VISA Blue Line Rewards	10.90% - 16.90%
VISA Silver Low Rate	7.90% - 16.90%
VISA Classic	16.90%
VISA Secured	14.90%
VISA Student	14.90%
VISA Seasonal Credit Card	16.90%

*APR (Annual Percentage Rate) APY (Annual Percentage Yield).

Dividends computed based on daily balance and paid quarterly for all share products.

Rates subject to change without notice. Some restrictions apply. Contact National Police Credit Union for most current rates.

1 Early withdrawal penalty may apply. Funds available 10/1/19.

2 Minimum initial deposit of \$500 required. \$15 per month fee if the average daily balance falls below \$500. Limit of 6 withdrawals or transfers per month.

3 Minimum deposit of \$500 required. Non Compounding Certificates are available. Contact a National Police Credit Union representative for complete details. Early withdrawal penalty may apply.

4 The minimum initial deposit is \$25 for a Share IRA, \$1,000 for a Traditional and Roth IRA, and \$500 for an Educational IRA.

5 Rate applies to purchases and cash advances, no annual fee, some restrictions apply.



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