

# We LOVE Our Members! Nymeo "Perks" You May Have Forgotten About!

Perhaps you're a new member or joined many years ago. Regardless of your membership longevity, you decided to become a Nymeo member for a specific reason -- to increase savings, take advantage of great loan rates or needed a trusted local financial partner.

But did you know that as a credit union member, you have access to many different types of benefits and services? Check out these Nymeo "perks" and see if any of these can assist you.

#### **Auto Buying Tool**

Nymeo provides you with a handy auto purchasing internet tool that can help you shop for your vehicle. This tool also guides you through the lending process – all from the comfort of your home. <u>More information here</u>.

#### **Benefits Checking\***

Nymeo's newest checking account provides an account for those looking for more than a traditional bank account. In addition to the great checking program, Benefits Checking offers discounts on cell phone protection, roadside assistance, identity theft solutions, shopping, entertainment, plus more for only \$6.95 per month. <u>More information here</u>.

# **Calculators of Every Kind**

No need to grab a handheld calculator to determine your budget. We provide them in our Financial Resource Center. Try them out and see if you are on track! <u>Find financial</u> <u>calculators here</u>.

# **Credit Counseling and Financial Education**

When you need advice from credit counselors about money or debt management, you have access to GreenPath Financial Wellness. The counseling is confidential, and they will help you get back on your feet. <u>Start with a free</u> <u>financial checkup</u>!

# **College Scholarships**

Every dollar helps when saving for higher education. Nymeo and the Credit Union Foundation offers college scholarships to students each year. Nymeo's provides two Nymeo Believe & Achieve Scholarships to high school seniors in Frederick or Montgomery County. This application will be available in late February. The Credit Union Foundation College Scholarship is available to credit union members only and <u>can be accessed here</u>.

# **Discounts on Everyday Items**

Did you know that Nymeo members can acquire discounts

from TurboTax, TracFone, Sam's Club, plus other national brands? Because of our partnership with Love My Credit Union, Nymeo members can take advantage of deep discounts. <u>Check it out here</u>.

## Financial Advisors at Your Service\*\*

Finding a trusted financial advisor can be tricky. As a Nymeo member, we have two financial advisors who are ready to assist you when preparing for retirement or needing advice about investing. They are at your service! <u>Members can request a free consultation here</u>.

#### **Insurance Services**

Everyone needs insurance! Nymeo Insurance Services works with top insurance companies to acquire competitive rates for our members. Nymeo also offers Trustage Insurance. It's worth checking to see if you can save money. <u>More information here</u>.

#### **Notary Service for Members**

Our Branch Managers are trained and licensed as a Notary Public. If you need a document notarized, let us help you. There is no cost. <u>Schedule an appointment here</u>.

# **Refer-a-Friend Program\***

Refer a friend or family to Nymeo! When they open a checking account, you and your friend will both receive a thank you gift. <u>Refer someone to Nymeo here</u>.

#### **Surcharge Free ATMs**

As a Nymeo member, you won't be charged a fee when you use a Nymeo ATM. But did you know you can use any Allpoint or Co-OP ATM without being charged a fee? There are over 85,000 of these ATMs across the United States. Locate ATMs here.

## **Travel Club Private Membership**

All members have a free membership to Credit Union Travel Club. This premier private travel site offers discounts on trips and hotel reservations just for Nymeo members. If you use a Nymeo debit or credit card when booking, you can save even more. Details are coming soon about this benefit but <u>check out their site here</u>.

#### Visa Credit Card Rewards\*\*\*

Do you have a Nymeo Credit Card? If so, you may have points to redeem! Nymeo credit cardholders can earn rewards points and redeem for gift cards or receive cash back. Currently, you can earn 3X points for restaurants and delivery services and Netflix! <u>More information here</u>.

# Wills & Trust Attorney\*\*\*\*

There may be a time when you need the advice of a Wills & Trusts attorney in helping to create a Will, Power of Attorney or Estate Planning. Did you know that Nymeo works with a local attorney who is available to help members too? Find out more here.

\*Free gift is provided at the time of account opening and may be reported as income to the IRS. Ask us for details. Credit Union rules and regulations apply. Federally insured by NCUA.

\*\*Investment products are not federally or NCUA-insured, are not deposits or obligations of, or guaranteed by any financial institution, and involve investment risks including possible loss of principal and fluctuation in value. The initial consultation provides an overview of financial planning concepts. You will not receive written analysis and/or recommendations.

\*\*\*Credit Card Rewards points are only earned on purchases. Earn 3X rewards on up to \$1,500 worth of qualifying transactions made between January 1, 2021 and March

31, 2021. Qualifying transactions include Restaurants, Fast Food; Food Delivery Apps such as Uber Eats, Door Dash, and Grub Hub; Netflix. We do not evaluate whether

merchants correctly identify and bill transactions, however we do reserve the right to determine which transactions qualify for the bonus rewards offers. Rewards may be cash back or points. Cash advances and balance transfers are not eligible for rewards. Allow up to two billing cycles for bonus rewards to post to your account. All purchases are subject to credit approval. Terms and conditions subject to change. Some restrictions may apply.

\*\*\*\*Wills & Trusts services are provided by Nymeo Wills & Trust LLC, a separate entity owned by Nymeo Federal Credit Union.

For a preview of upcoming topics or to review previous Tutorial Tuesday topics visit <u>https://www.nymeo.org/tutorial-tuesdays</u>.





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