

ADVANTAGE FOR EMPLOYERS

A Guide to Offering Credit Union Membership as Part of Your Employee Benefits Package, at No Cost to Your Business.



**Banking With Purpose,
Building Stronger Communities.™**

**CREDIT
UNION**

WHY 7 17 CREDIT UNION

Born Right Here in Ohio. Still Here for You.

Founded in 1957, we've spent decades putting members first as a Northeast Ohio community cornerstone you can count on.

\$2 Billion Strong

The largest credit union in Northeast Ohio: big-bank strength, neighbor-sized heart.

130,000+ Members and Growing

130,000+ members across 18 branches in Northeast Ohio, and growing. When you join, you're not a customer, you're an owner.

Rated #1 in Ohio by *Forbes*

Forbes named 7 17 the No. 1 credit union in Ohio, based on member surveys covering trust, fees, service, and financial advice. Don't just take our word for it.

Nationally Recognized, Locally Focused

Newsweek named 7 17 one of "America's Best Regional Banks and Credit Unions," one of only 17 financial institutions in Ohio to earn that honor. National credibility. Neighborhood commitment.

Cut Fees, Not Corners

7 17 has returned more than \$1.4 million in fees back to members. Fewer fees. Better rates. Real savings.

Your Money, Wherever You Go

With 18 branches in Northeast Ohio, 5,600 shared branches and 40,000+ surcharge-free ATMs nationwide via MoneyPass®, your money is always within reach.

A+ Rated by the Better Business Bureau

BBB Accredited since 1991 with an A+ rating. That's 30+ years of doing right by members, backed by one of America's most trusted consumer watchdogs.

800+ Employer Partners

Proud to partner with more than 800 businesses across Ohio, because your employees deserve better banking.

A MESSAGE FROM OUR CEO

At 7 17 Credit Union, we believe that strong communities begin with financially confident people and families.

For more than six decades, our goal has been simple:

Help our members achieve greater financial wellbeing while investing in the communities we proudly serve throughout Northeast Ohio.

Our **Advantage for Employers** program was created to strengthen the connection between local businesses and the financial resources employees need to thrive. Through this partnership, organizations can offer their employees access to credit union membership, financial education, and a full range of banking services—**all at no cost.**

By working together, we can help your employees reduce financial stress, make smarter financial decisions, and build stronger futures for themselves and their families.

Thank you for your commitment to supporting your workforce and the communities we share.

Sincerely,



John E. Demmler
President & CEO
7 17 Credit Union



7 17 Credit Union Mission

We help people improve their lives financially and support the communities we serve.



A PARTNERSHIP THAT STRENGTHENS WORKPLACES



FINANCIAL CONFIDENCE STARTS WITH ACCESS

Financial challenges can impact every aspect of your your employees' lives, including productivity, focus, and long-term wellbeing.

The Advantage for Employers program provides organizations with an easy way to support employees by connecting them with trusted financial tools and resources.

Through this partnership, employees gain access to:

- Competitive loan and savings options
- Everyday banking services
- Financial education and guidance
- Convenient digital banking tools



All while employers provide a meaningful benefit for free.



THE ADVANTAGE FOR EMPLOYERS

NUMEROUS ADVANTAGES FOR YOUR WORKPLACE

Business Advantages for Employers

Employers can offer a meaningful financial benefit to employees without adding cost or administrative complexity.

Benefits include:

- No cost to the employer
- Easy implementation
- Dedicated partnership support
- Enhanced employee benefits package

Financial Wellness Advantages for Your Workforce

Financial education and guidance help employees develop stronger financial habits and make more informed decisions.

Resources may include:

- Workplace financial education seminars
- Budgeting and credit education
- Debt management strategies
- Online financial education tools

Financial Advantages for Employees

Employees gain access to the benefits of credit union membership, including competitive rates and financial tools designed to help them manage their money more effectively.

Examples Include:

- Auto loans and refinancing opportunities
- Credit cards and personal lending solutions
- Savings and checking accounts
- Home financing options



HOW THE ADVANTAGE FOR EMPLOYERS PARTNERSHIP WORKS



STEP 1 EMPLOYER PARTNERSHIP

Your organization partners with 7 17 Credit Union to offer credit union membership as a voluntary benefit for employees. There is **no cost to your organization** and minimal administrative involvement. Plus, no contracts or exclusivity.



STEP 2 EMPLOYER ON-BOARDING & EMPLOYEE INTRODUCTION

7 17 Credit Union provides materials and support to introduce the program to employees.

This may include:

- On-site information sessions
- Financial wellness workshops
- Employee benefit guides
- Digital resources and enrollment information



SCAN HERE TO LEARN MORE
ABOUT THE EMPLOYER
ON-BOARDING PROCESS.

Partnering with 7 17 Credit Union is simple. Our team works directly with your organization to introduce the program and make financial resources easily accessible for your employees.



STEP 3 EMPLOYEES ACCESS THEIR BENEFITS

Employees can open accounts and access financial resources directly through 7 17 Credit Union.

They gain access to:

- Checking and savings accounts
- Competitive loan options
- Financial education and counseling
- Mobile and digital banking tools

Participation is **completely voluntary for employees**, but many choose to take advantage of the benefits available to them.



STEP 4 ONGOING SUPPORT

Once the partnership is established, 7 17 Credit Union continues to support both your organization and your employees.

Your business receives:

- Access to financial wellness resources
- Optional employee education sessions
- Program updates and support
- A dedicated 7 17 Partner Account Manager serves as your single point-of-contact for all questions and resources.

EVERYDAY BANKING SOLUTIONS

ACCOUNTS DESIGNED FOR EVERYDAY LIFE

Financial Advantage for Employees

717 Credit Union offers a full range of everyday banking solutions designed to help members manage their finances with confidence and convenience.

Whether employees are opening their first account or looking for better banking options, they'll find solutions designed to fit their needs.

Checking Accounts

Convenient, flexible options designed for everyday spending and money management.

- Free and dividend-earning checking accounts
- Debit cards for easy access to funds
- Overdraft protection options
- Online and mobile banking integration

Savings Accounts

Tools to help members build financial stability and reach their savings goals.

- High-yield savings and money market accounts
- Youth & student accounts
- Direct deposit & automatic savings tools
- Accounts for short- and long-term goals

Additional Member Services

- Account alerts and eStatements
- Notary services
- Financial counseling and support
- Access to a nationwide ATM network
- Online account opening



With the right everyday banking tools in place, employees can better manage their money and reduce financial stress.

BORROWING SOLUTIONS FOR YOUR EMPLOYEES

LENDING OPTIONS THAT PUT MEMBERS FIRST

As a workplace partner of 7 17 Credit Union, we offer borrowing solutions designed to support your employees' financial needs. Through our partnership, we're able to provide flexible lending options with a streamlined approval process, recognizing the stability and reliability that comes with steady employment.

Our goal is to help employees access responsible financing while delivering added value as part of your workplace benefits program.

Auto Loans

- Financing for new and used vehicles
- Refinancing options that may lower monthly payments
- Pre-approvals available for easier car buying

Credit Cards

Convenient spending with rewards you'll value.

- VISA® Affinity Credit Card Partners
- Low-rate credit cards
- Rewards and cash-back options
- Balance transfer opportunities
- Fraud monitoring & card controls
- Digital wallet compatibility

Personal Loans & Lines of Credit

- Solutions for unexpected expenses
- Debt consolidation options
- Flexible repayment terms



With lower rates and member-first service, employees can make important purchases with greater confidence.



MORTGAGE & REAL ESTATE SOLUTIONS

SUPPORTING HOMEOWNERSHIP AT EVERY STAGE

Buying or refinancing a home is one of the most important financial decisions a person can make. 7 17 Credit Union provides the tools and guidance to help members make informed choices.

Mortgage Solutions

- Fixed- and adjustable-rate mortgages
- First-time homebuyer programs, including no-fee first mortgages
- FHA and VA loan options
- Construction and refinancing solutions

Home Equity Options

- Home equity loans
- Home equity lines of credit (HELOCs)

Expert Guidance

The 7 17 team works closely with members throughout the process, answering questions, explaining options, and helping them find the right solution.



A PATH TO HOMEOWNERSHIP

YOUR KEYS. NO FEES.

No-Fee First Mortgage*

An exclusive 7 17 Credit Union Homebuyers Incentive Program designed to make owning a home more affordable than ever.

**For details see www.717cu.com/nofees.*

Equal Housing Lender



INVESTMENT & RETIREMENT SERVICES

PLANNING FOR THE FUTURE STARTS TODAY

Long-term financial success requires thoughtful planning and the right guidance. 717 Credit Union offers access to investment and retirement services that help members prepare for the future.

Available services include:

- Retirement planning
- Investment strategies
- Wealth management solutions
- Insurance options
- Education funding strategies

Whether planning for retirement, saving for college, or building long-term wealth, members have access to experienced professionals who can help guide their decisions.

DIGITAL BANKING & CONVENIENCE

BANKING THAT FITS YOUR LIFE

Today's employees expect banking to be fast, secure, and accessible. 7 17 Credit Union's **top-rated mobile app** and digital tools give members the ability to manage their finances anytime, anywhere.

Mobile & Online Banking

- Check balances and transaction history
- Transfer funds between accounts
- Pay bills quickly and securely
- Deposit checks remotely

Additional Digital Tools

- Account alerts via text or email
- Budgeting and money management tools
- Access to credit score monitoring

Extended Access

- 24/7 online and mobile banking
- Access to thousands of ATMs nationwide
- Shared branching network for in-person service beyond Northeast Ohio

These tools give employees greater control over their finances, without disrupting their daily lives.



FINANCIAL WELLNESS SOLUTIONS

BUILDING FINANCIAL CONFIDENCE FOR YOUR WORKFORCE

Financial wellness is a key component of overall employee wellbeing. Through the Advantage for Employers program, 7 17 Credit Union provides resources to help employees build knowledge, confidence, and stronger financial habits.

Workplace Financial Education

Available upon request:

- On-site seminars and workshops
- "Lunch and learn" sessions
- Customized financial education topics

Popular Topics Include:

- Budgeting and money management
- Understanding and improving credit
- Managing debt effectively
- Preparing for major purchases
- Long-term financial planning

Ongoing Resources

- Free financial education & resources
- 24/7 on-demand financial wellness courses
- Budgeting and money management tools
- Free credit score access and monitoring by SavvyMoney
- One-on-one financial coaching
- Skip-a-pay and hardship assistance options

Find a wide range of resources at
717cu.com/resources.

These resources empower employees to make informed financial decisions and build long-term stability.



COMMUNITY IMPACT

BANKING WITH PURPOSE, BUILDING STRONGER COMMUNITIES.™

At 717 Credit Union, community impact is more than charitable giving, it's a commitment to improving the financial well-being of members, families, businesses, and neighborhoods throughout the communities we serve.

Financial Empowerment

- Providing affordable financial products and services that help members achieve financial success
- Delivering financial wellness education to schools, workplaces, and community organizations
- Helping individuals build credit, reduce debt, and establish long-term savings habits
- Supporting first-time homebuyers through education and affordable lending solutions

Strengthening Local Economies

- Keeping deposits local and reinvesting them through consumer and business lending
- Financing vehicles, homes, and personal projects that support economic growth
- Supporting local businesses and entrepreneurs through financial services and community engagement
- Creating opportunities that help communities thrive

Supporting Local Employers

- Partnering with businesses through the Workplace Partnership Advantage Program
- Offering financial wellness resources that reduce employee financial stress
- Helping employers strengthen recruitment and retention efforts through meaningful financial benefits
- Providing convenient banking solutions for employees and their families

Community Engagement

- Employee volunteerism and service initiatives
- Sponsorship of community events, festivals, and nonprofit activities
- Support for charitable organizations addressing local needs
- Participation in economic development and community improvement efforts

Investing in Education

- Annual scholarship programs supporting graduating high school seniors
- Financial literacy presentations for students of all ages
- Youth savings programs that encourage lifelong financial responsibility
- Partnerships with schools and educational organizations to promote financial capability



GIVING BACK IS PART OF THE JOB

Community investment isn't a line item at 7 17. It's woven into how we operate every single day.

A Snapshot of Our Ongoing Commitment

\$200,000+ Invested annually in corporate sponsorships and donations supporting health, human services, education, and community development

\$150,000+ Contributed to small business and charitable organizations, because strong neighborhoods need strong financial partners

\$56,000+ Donated by 7 17 staff from their own personal income each year, because our people believe in our communities

\$18,000 In scholarships awarded annually to high school seniors, helping the next generation start strong

9,000+ Community members welcomed each year to Financial Wellness Night at the Ballpark, a free event celebrating financial literacy and our neighbors

33 Boards, councils, and committees where 7 17 senior leaders serve, spanning education, arts, faith, nonprofits, and local government

A Community That Gives Back to Itself

Through our Affinity Partner Credit Card program, every swipe by a 7 17 member puts 7.17 cents back into local organizations, from the Greater Warren-Youngstown Urban League to the Akron RubberDucks, supporting youth financial literacy, housing, education, and more.

When your organization partners with 7 17, you're not just offering your employees better banking. You're connecting them to an institution that shows up in the community, in the classroom, and in people's lives.



BRING THE ADVANTAGE TO YOUR WORKPLACE

With 717 Credit Union Advantage for Employers, your organization can offer valuable financial benefits, education, and resources.

Recruitment & Retention Tools

- No-cost employee benefit
- Enhances total compensation package
- Supports employee financial well-being
- Helps reduce financial stress in the workplace
- Differentiates employer from competitors

On-Site Services

- New hire orientation presentations
- Benefit fair participation
- Financial wellness lunch-and-learns
- Open enrollment support
- Workplace banking days
- One-on-one employee consultations

Human Resource Support

- Dedicated Workplace Partnership Account Manager
- Financial wellness resources for employees
- Customized educational content
- Quarterly employee engagement campaigns

Community Partnership

- Scholarship opportunities
- Community involvement initiatives
- Volunteer engagement opportunities

GET STARTED TODAY

To Learn More About Becoming a Partner, Contact Us:

Call

Email

330.372.8333 717CARES@717CU.COM 717CU.COM/EMPLOYERADVANTAGE

