



Select Employer Group

INFORMATION
GUIDE



Sharefax Credit Union is a cooperative formed for the sole purpose of improving the financial well-being of our members.

ABOUT US

Sharefax Credit Union is a not-for-profit, member owned, full-service financial institution dedicated to fulfilling the needs of our business community and individual members by offering the finest financial products and services available. Founded in 1960, Sharefax is governed by a volunteer, member-elected Board of Directors and has grown to become one of the largest credit unions in the Greater Cincinnati area.

Sharefax is known for having competitive rates and higher returns on your money.

Sharefax Credit Union is federally insured by the National Credit Union Administration (NCUA).

Partner with us! Become a Select Employer Group (SEG)

If your company is located within the 12 Ohio counties of Adams, Brown, Butler, Clermont, Clinton, Fayette, Greene, Hamilton, Highland, Montgomery, Preble or Warren, you are eligible to join our SEG program. As a Select Employer, you are able to offer the benefits of credit union membership to your staff at no cost to the business. Join over 400 organizations that have chosen to become a Sharefax Select Employer!

No matter how large or small your business, this valuable, no-cost benefit creates opportunities for employees to maintain or improve their financial well-being and help your bottom-line profits. Studies show that when your employees feel financially secure, they are more productive and more loyal!



Partner with Sharefax and become a Select Employer. Your employees can join Sharefax Credit Union and take advantage of all of our products and services.

PRODUCTS AND SERVICES

We are dedicated to helping our members achieve financial success. We want to help you save, grow, and keep your money safe. Our products are designed to offer the most competitive rates on loans and savings, as well as lower fees.

By being a Select Employer, your employees are able to join Sharefax Credit Union and take advantage of all of our products and services, including:

- Investment Services
- Savings Accounts
- Maximizer Savings – maximize your earnings as your investment increases
- Money Market Accounts
- Holiday Savings Club Accounts
- Certificates of Deposit
- Traditional, Roth and Education IRAs
- Financial Planning through Sharefax Financial Services
- FREE Health Savings Accounts

Loan Programs

- Vehicle Loans with competitive Sharefax rates
- “On-the-lot” financing at over 75 local dealerships
- Credit cards with rewards, competitive interest rates and no annual fees
- Personal Loans
- Smart Option Student Loan® by Sallie Mae®
- First and Second Mortgages
- Home Equity Lines of Credit
- First-Time Homebuyers Program
- Credit Assistance Programs
- Overdraft Protection

Convenience Services

- Free Checking Accounts
- Convenient Direct Deposit and Payroll Deduction savings options
- Mastercard® Debit/ATM Cards
- Free ATM transactions through over 5,000 nationwide partners (PNC, Fifth Third)
- Shared Branching
- Online Banking and Bill Payer
- Mobile Banking
- Mobile Deposit
- E-Statements
- Notary Services
- Zelle®
- Text Notifications

Value-Added Services

- Money Orders
- Prepaid Visa® Gift Cards
- Wire Transfers
- Cashier’s Checks
- AD&D and Group Life Insurance
- Discounted tickets for area entertainment



To help our members build good credit and a strong financial foundation, we've developed multi-level credit assistance programs and loan products to help you improve your credit.



CREDIT ASSISTANCE PROGRAMS

These products and services can help develop your employees' financial well-being for a more satisfied and productive workforce. Helping them to establish a credit history or to build their credit. Allowing them to secure a personal loan, auto loan or home loan.

- **Credit Builder Loan**
- **Starter Loan Program**

MORTGAGE LENDING

We Do Mortgages

Whether you are buying your **FIRST** home, need a **LARGER** home for your growing family, or an Empty Nester - thinking of **DOWNSIZING**, Sharefax has the right loan for your dream home.

Mortgage options:

Fixed Rate Mortgages

15/30 Balloon Mortgages

Adjustable Rate Mortgages

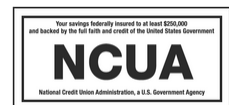
VA, FHA

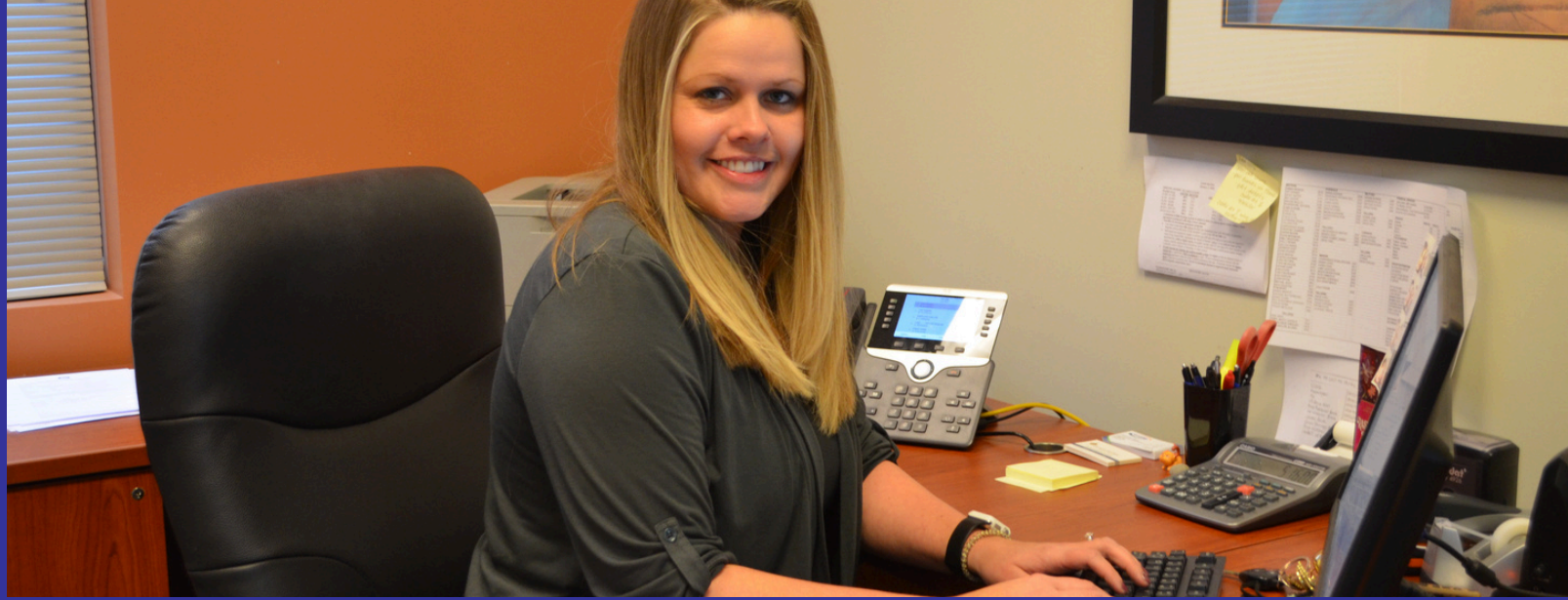
Reverse Mortgages

Home Equity Loans

Home Equity Line of Credit

Vacant Land Loans





BENEFITS FOR YOUR BUSINESS

Being a Sharefax Select Employer provides more than financial solutions for your employees – we offer solutions for your company's needs too, including:

- Merchant Card Services
- Investment/401(k) Consulting
- Health Savings Accounts
- Personalized notices and invitations to special credit union events, loan sales and more
- A dedicated credit union representative to help you and your employees

Business Checking Solutions

We know that every penny counts when it comes to your business. That's why we offer our business members multiple Checking Account options (see separate Business Fee Schedule).

Each Checking Account includes:

- Free Bill Payment
- Free Online Banking
- Free Mobile Banking/Check Deposits
- Free internet viewing of checks
- Free E-Statements
- Free Corporate Mastercard® ATM/Debit Card
- Free Notary Services
- Convenient night deposit processing

Value Added Services:

- Business Credit Cards
- Check holds waived on deposited items less than \$1,500
- Prepaid Gift Cards

BENEFITS FOR YOUR BUSINESS (continued)

Investment Solutions

Whether you're looking for a secure place to save your profits or searching for long-term investments, Sharefax gives our business members flexible savings tools to help meet your company goals.

- Regular Business Savings
- High-Yield Maximizer Savings
- All deposits are federally insured up to at least \$250,000
- Savings Certificates of Deposit

Lending Solutions

Sharefax offers a wide variety of flexible lending options to help your business prosper.

- Small Business Administration (SBA) Loans
 - SBA 7(a) Program
 - SBA 7(a) Express Loans
 - SBA 504 Program
- Commercial Real Estate Loans
- Term Loans
- Revolving Lines of Credit
- Micro Loans (less than \$250,000)

Credit Cards

The perfect credit card for all your business spending needs. Open a Visa® Prime or Visa® ScoreCard® Rewards for your business to keep your finances organized. Whatever your need or the size of your business, we have the right card for you.

Visa® Prime and Visa® ScoreCard

- Low interest – contact a Sharefax representative for details
- No annual fees
- Up to \$15,000 credit limit*

Visa® Rewards

- Visa® Prime bonus points earned with every transaction can be redeemed for merchandise and travel
- **Visa® ScoreCard** bonus points earned with every transaction can be redeemed for merchandise, gift cards and cash back

*Subject to change and credit approval.

COMMERCIAL LENDING CO-OP

Are you searching for ways to grow your business? No matter how large or small your needs may be, Sharefax Credit Union can help. Our local team of experienced underwriters can deliver a wide variety of flexible lending alternatives to help your business prosper.

- Purchase, refinance, construction, expansion
- Owner-occupied and investment real estate
- Up to 80% LTV for owner/user properties
- Up to 75% LTV for investment properties
- Fixed and variable-rate options available
- Loans up to \$7,500,000
- Amortizations up to 25 years
- Flexible terms

CLOVER Point of Sale System

Get paid. Sell more. Run your business better. From accepting payments and managing inventory to keeping track of your customers, and more, Clover is the POS system that works as hard as you do.

- Accept EMV® chip card, magnetic stripe, NFC contactless such as Apple Pay®, Google Pay® and Samsung Pay®
- Issue refunds
- Manage tips, tabs and authorizations

SHAREFAX LIAISON

We encourage you to choose an employee to represent your company and serve as the credit union liaison to your employees. This employee should be in a position to talk to and educate your employees about the credit union and membership. We will provide the tools – all you have to do is use them!

Your Sharefax representative can provide:

- Presentations at all staff meetings, open houses, and other company special events
- On-site educational seminars by credit union professionals and business partners
- Membership application kits
- Periodic newsletters emailed directly to you
- Credit union announcements to post at your company
- Paycheck stuffers
- Educational articles to use in employee newsletters or on your intranet
- New-hire orientation support



**Partner with Sharefax by
completing the included
application.**

**Call (513) 753-2440 ext. 8511
with questions.**

OFFICE LOCATIONS

Batavia

1147 Old State Route 74
Batavia, Ohio 45103

Eastgate

Corporate Headquarters

604 Ivy Gateway
Cincinnati, Ohio 45245

Evendale

10590 Reading Road
Evendale, Ohio 45241

Lebanon

1550 Genntown Drive
Lebanon, Ohio 45036

Mason

7443 Mason-Montgomery Road
Mason, Ohio 45040

Milford

5855 Cinema Drive
Milford, Ohio 45150

OFFICE & DRIVE THRU HOURS

Lobby Hours

Monday - Thursday 9:00am – 5:30pm
Friday 8:30am – 6:00pm
Saturday 9:00am – 12:30pm

Drive Thru Hours

Monday - Thursday 8:45am to 5:30pm
Friday 8:15am to 6:00pm
Saturday 9:00am to 12:30pm



*To learn more about how Sharefax Credit Union can help
your employees achieve financial success, contact:*

Business Development

Phone: (513) 753-2440, ext. 8511
marketing@sharefax.org

Main Office

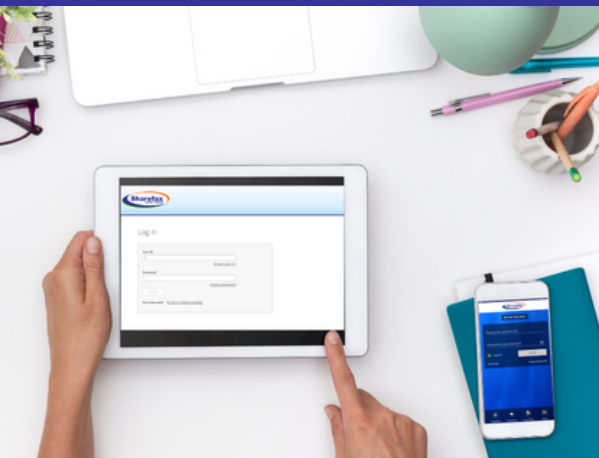
604 Ivy Gateway
Cincinnati, Ohio 45245
Phone: (513) 753-2440

sharefax.org



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 Cincinnati, Ohio 45245
 (513) 753-2440
 sharefax.org

Sharefax is open 24/7 with our digital products



Online Banking

Snap-N-Pay

Mobile Banking

ACH by Phone

Remote Check Deposit

Zelle

Bill Pay

Apple & Google Pay

Ways To Stay Connected



SharefaxCU



SharefaxCU



Sharefax Credit
Union

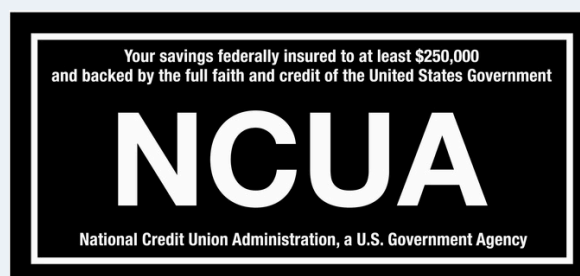


Sharefax Credit
Union



SharefaxCU

sharefax.org



**APPLICATION FOR SELECT GROUP
EXPANSION OF THE FIELD OF MEMBERSHIP**

This is an application of the credit union named below to add the following named select group to its field of membership. The application form must be completed fully or it will be returned to the credit union for completion and resubmission. The Division reserves the right to request additional information relating to the field of membership expansion, as provided by rule 1301:9-2-17 of the Ohio Administrative Code. Please type or print all answers.

When a group is eligible for membership in another credit union, an overlap of credit union services exists. If an overlap exists, the applicant credit union must pursue one or more of the options noted below and must include with this application written evidence, which resolves any overlap situation.

- A) The applicant credit union may enter into an agreement with the credit union which currently has the group within its field of membership permitting the two credit unions to service the group simultaneously; or
- B) The select group may seek a voluntary release from the credit union which currently has the group within its field of membership; or
- C) The select group may initiate disaffiliation proceedings in accordance with rule 1301:9-2-18 of the Ohio Administration Code*;
or
- D) The applicant credit union may request that the Division consider justifications for overlap by meeting the requirements set forth in rule 1301:9-2-16(D)(1)(b)(iv) of the Ohio Administration Code*.

** Options C and D are both subject to approval by the Division*

To assist in the application process, a credit union may verify if the proposed select group is already in another credit union's field of membership by calling the Division's corporate Section at (614) 728-8400.

1) Name of applicant credit union: Sharefax Credit Union, Inc
604 Ivy Gateway
Cincinnati, Ohio 45245

Contact person: Susanne Tulloss Email: stulloss@sharefax.org Phone: (513) 753-2440 ext.8511

2) Complete legal name of select group (For example, a corporation should use the legal name of the corporation as set forth in its articles of incorporation):

Doing business as (DBA) (if applicable): _____

Address: _____

City: _____ State: _____ Zip: _____ Phone: _____

I, _____, as authorized representative of the above-named select group, hereby request service from the applicant credit union on behalf of the select group, and certify that the above-named select group (check one) is or is not currently being served or eligible to be served by another credit union.

Name: _____ Title: _____ Date: _____

Email address: _____ Contact Phone: _____

Signature: _____

3) The common bond for the select group must be either occupational or association. A common bond of occupation exists when the members of the group are employed by a single employer. A common bond of association exists when the members of the group belong to a single organization, club or association.

The proposed select group's common bond is (select one): Occupational Associational

4) What is the approximate number of persons in the proposed select group? _____

5) How many people in the proposed select group are likely to become members of the credit union? _____

6) What is the distance between the select group's work/meeting place and the nearest credit union office? _____

7) The nearest office is: the home office a service facility

Please give the address of the nearest credit union office to the group, if it is not the home office:

Address: _____

City: _____ State: _____ Zip: _____

8) Will the credit union be offering payroll deduction services to the group? Yes No

9) Does the addition of the select group involve expansion of the credit union's services beyond the boundaries of the State of Ohio? Yes No

If "yes" please list which state(s) would be affected: _____

Please provide the following additional information for use by the credit union only:

CEO/President: _____ Website: _____

Mailing Address (if different): _____

City: _____ State: _____ Zip: _____

Business Description: _____

Primary Contact: _____ Phone: _____

Email Address: _____ Preferred Contact: Email Phone

Payroll Contact: _____ Phone: _____

Email Address: _____ Preferred Contact: Email Phone

For Office Use Only

CERTIFICATION, SIGNATURE AND TITLE OF CREDIT UNION OFFICIAL

I, the undersigned officer of the above-named credit union, do hereby certify to the Ohio Division of Financial Institutions that by an affirmative vote of _____ of the Board of Directors at a meeting, at which quorum has present, held on the _____ day of _____, 20____, a resolution was approved authorizing the above-named select group to be included within the credit union's field of membership.

Signature: _____ Title: _____ Date: _____