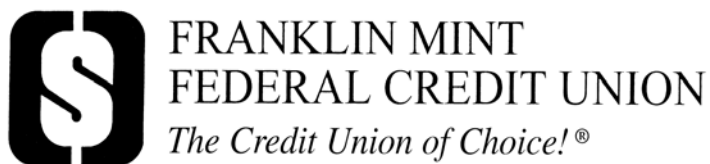


# Franklin Mint Federal Credit Union



[www.fmfcu.org](http://www.fmfcu.org)

610.325.5100

[fmfcu@fmfcu.org](mailto:fmfcu@fmfcu.org)

# Table of Contents

Your Role as an Ambassador.....	3
Credit Union History.....	4
Eligibility.....	5
Family Membership.....	5
Joining the Credit Union.....	5
FMFCU Services.....	6
Lunch and Learn @ Work Program.....	7
Credit Union Locations, Hours and Contact Information.....	8

## **Your Role as an Ambassador**

---

We know that becoming a credit union ambassador is only worth it if we make your job easier. That's why we handle the credit union orientation and education of your employees, without interfering with productivity, and without requiring a lot of your valuable time.

Your role is simple. As an FMFCU Ambassador you:

- Inform your employees/members of the advantages of FMFCU membership
- Keep a supply of membership kits and distribute them to new hires and anyone interested in credit union membership
- Post, display and distribute promotional items such as flyers and payroll stuffers
- Coordinate time for FMFCU to make onsite presentations
- Keep FMFCU informed of any contact changes (i.e....new locations, phone numbers or email addresses)

Thank you for your role in keeping your staff abreast of their credit union benefit. Please feel free to contact the Business Development Office with any questions, comments or concerns at 610-325-5140 or [Jenns@fmfcu.org](mailto:Jenns@fmfcu.org).

## **Credit Union History**

---

A credit union is a cooperative financial institution; owned and controlled by the people who use its services. These people are members. Credit unions serve groups that share something in common, such as where they work, live, or go to church. Credit unions are not-for-profit, and exist to provide a safe, convenient place for members to save money and to get loans at reasonable rates.

Credit unions, like other financial institutions, are closely regulated. And they operate in a very prudent manner. The National Credit Union Share Insurance Fund, administered by the National Credit Union Administration, an agency of the federal government, insures deposits of credit union members. Deposits are insured up to \$100,000.

What makes a credit union different? Like banks, credit unions accept deposits and make loans--but unlike banks, they are not in business to make a profit. Banks and savings & loans are owned by groups of stockholders whose interests include earning a healthy return on their investments.

The credit union idea is a simple one: People should be able to pool their money and make loans to each other.

**Guiding principles:** (1) Only people who are credit union members are able to borrow there; (2) loans are made for "prudent and productive" purposes; (3) a person's desire to repay (character) is considered more important than the ability (income) to repay. Members are, after all, borrowing their own money and that of their friends.

The Franklin Mint Employees Federal Credit Union was chartered in March of 1970 to serve only employees of The Franklin Mint. Six years later, the Credit Union had a modest \$1 million in assets and served about 1,000 members. The original sponsor company employees and their families made up 100% of its membership.

Over the years, FMFCU expanded its field of membership by taking in additional sponsor companies. The original sponsor now contributes to less than 6% of the total membership.

Today, over 900 sponsor companies and 49,000 members have *chosen* Franklin Mint Federal Credit Union, making it the largest credit union in Delaware County

## Eligibility

---

FMFCU stands by the motto, "Once a member, always a member". Membership in FMFCU is a lifetime benefit that you, your employees and their families can take advantage of. That means, even if you should change jobs or move out of the area, your membership remains intact.

### Who Is Eligible:

- Full and part time employees
- Volunteers
- Family members of an employee or volunteers of your company/organization

### Definition of a family member:

Any person who is related to someone who is eligible for membership in FMFCU by blood, marriage or adoption, or anyone who is living in the same household of an FMFCU member.

## How to Join

---

Becoming a member is easy. There are three ways to join:

**On the web:** Fill out our online application at [www.fmfcu.org](http://www.fmfcu.org).

**Through the mail:** Complete a membership application and mail it to FMFCU with 2 forms of proof of identification. Mail to: 1974 Sproul Road  
Suite 300  
Broomall, PA 19008

**At a branch:** Visit one of our local branches.

### Acceptable proof of ID:

State Drivers License  
State Issued Identification Card  
U.S. Passport or Alien Registration Card  
Military Identification Card

### Acceptable Secondary ID:

Sponsor Company Employee ID Card  
Student Identification Card  
Major Credit Card—Master Card®, Visa®,  
American Express®, Discover Card®  
Voter's Registration Card  
Motor Vehicle Registration Card

---

## **FMFCU Services**

---

Whether you need to save, borrow, buy or invest, our comprehensive array of financial products and services provides the solution to every challenge you might face.

Many banks and financial institutions charge for services that FMFCU members get for free. You won't find better value in financial services anywhere else.

- Free Checking and Savings Accounts—with no minimum balance
- Free 24 hour online Home Banking
- Free Bill Payer Service
- Free Online Statements
- Free Online Cancelled Check Copies
- Free Coin Counting—at key branch locations
- Numerous convenient branch and ATM locations
- Open 7 days a week at key locations
- Low Rate Mortgages, Home Equity Loans and Lines of Credit
- Mortgage Relocation Services
- Great Rates on New and Used Vehicle Loans
- Student Loans
- Investment, Retirement and College Saving Services
- Start Smart Accounts—Savings and Checking accounts designed just for kids and students
- 55+ Take Control Certificates—with annual rate upgrade and withdrawal options

Our motto is "People Helping People". We're all working together to help each other. That's the value of credit union membership!

## **Lunch & Learn @ Work**

---

FMFCU has successfully put its philosophy of “people helping people” into practice for over 35 years in Delaware County and beyond. As a sponsor of FMFCU you have access to another level of “Speed, Service and Convenience” that is rare in today’s financial world: The **Lunch & Learn @ Work** Program.

This menu of Financial Workshops is offered at NO COST to you and your staff. An FMFCU field expert will come to your location and present a fun and informative workshop to anyone who wishes to participate, and we’ll even bring the lunch! Well-informed members are our best members. These workshops will help your employees become financially secure, which will increase employee loyalty and appreciation to your business.

**The Mortgage Lending Process:** Learn what to expect during the mortgage process. Loan types, Credit Scoring, Minimum down payments and Documentation Requirements are just a few areas that will be covered.

**Banking Basics:** Gain a thorough understanding of personal banking services and how they can benefit you.

**Money Management:** Gain an understanding of what good money management is and why it is important. Participants learn skills and ideas to help better manage money.

**Understanding Credit:** Participants will get a solid understanding of credit, view sample Credit Reports and take home self-evaluation sheets.

**Identity Theft:** How does it happen, how to prevent it and what to do if it happens to you?

**College Planning:** Introduce parents, grandparents and others on how to get a child on their way to a paid college education.

**Retirement Planning:** It’s never too early or too late to start planning for your future. This program will give participants a better understanding of what is needed to be ready for it.

**Student Loans:** Answers to general student loan questions. Plenty of materials and phone numbers to assist parents and students

**Talking to Teens about Money:** Understand the important role that parents play in helping their children build sound money management skills.

**Student Workshops:** Age specific workshops for children and teens to build a solid foundation for money management skills.

**Contact The Business Development Office at  
610-325-5140 or [Jenns@fmfcu.org](mailto:Jenns@fmfcu.org)  
To schedule your group’s FREE workshop**