



As a business owner, you know an attractive benefits package can give you the recruitment and retention edge you need. Your employees depend on you for the benefits that will safeguard them and their families now and into the future. Unfortunately, you are also probably well aware that the skyrocketing costs of providing these benefits can add up quickly, regardless of the size of your workforce.

What you may not know is that by becoming a credit union Partner Group, you can add all the opportunities and advantages that come with credit union membership to your benefits package **at no cost to you!** And, being a credit union Partner Group means more than just having a place for your employees to deposit their paychecks. Unlike other financial institutions, credit unions are built on the philosophy of “people helping people” – a cooperative spirit that means your employees can build a financial relationship and a future they can depend on. In fact, according to Consumer Federation of America (a non-profit organization representing the interests of consumers), “credit unions provide enormous benefits for consumers, particularly those with lower incomes who are unable to pay the substantially higher fees and interest rates charged by banks.”

Backed by more than 65 years of experience, LGE Community Credit Union delivers high-quality service through attractive savings, checking and loan programs designed to assist members in building wealth. We are pleased to invite your organization to consider becoming an LGE Community Credit Union Partner Group. Apply today by providing the following documents:

- Letter of Understanding – This letter must be signed by an official of your company and by a witness.
- Letter of Interest – This is a letter from your company on your letterhead that must include specific information.

We hope your organization will become part of our family by becoming a Credit Union Partner Group. In doing so, you will give your employees access to the financial products and services that can benefit them for a lifetime. Please feel free to contact me at 770-421-2590 should you have any questions. We look forward to becoming a valuable enhancement to your benefits package!

Sincerely,

Cassie Condra
Sr. Community Relations Specialist



Additional Benefits to Consider:

- LGE membership is provided at no cost to your company.
- Membership in LGE is available not only to your employees, but to anyone related to them by blood or marriage, including household residents.
- Free LGE promotional materials are provided to your company upon request.
- LGE is widely recognized as one of the safest and most soundly managed federally insured credit unions in the nation.
- LGE offers world-wide automated services, including online and mobile banking, Bill Pay, and Memberline (our 24-hour automated phone banking system).
- Professional representatives market a full range of competitive products and services to help your employees build healthy financial futures.
- Ownership of LGE by its members means that every decision is made with the members' best interest in mind.
- Our not-for-profit status enables us to achieve low cost economies of scale, resulting in competitive rates on savings and loans.
- Savings are federally insured by the National Credit Union Administration (NCUA) to at least \$250,000 and backed by the full faith and credit of the United States government.
- Membership in LGE is a lifetime benefit, even with changes in employment.



LETTER OF UNDERSTANDING

This understanding is being entered into this _____ day of _____, 20 _____, by and between LGE COMMUNITY CREDIT UNION, hereinafter referred to as CREDIT UNION, and _____, hereinafter referred to as SPONSOR.

Since the CREDIT UNION is capable of servicing additional members and the SPONSOR would like to make available CREDIT UNION services to its employees, it would be advisable to enter into this working agreement to provide services to the SPONSOR'S employees under certain terms and conditions as hereinafter set forth.

1. The CREDIT UNION will offer the employees of SPONSOR all those services made available to all CREDIT UNION members under the current CREDIT UNION policy.
2. The SPONSOR will provide the CREDIT UNION with marketing assistance including but not limited to:
 - (a) initial distribution of CREDIT UNION information to all employees.
 - (b) the ability of the CREDIT UNION to advertise its services on SPONSOR premises within identified areas with posters and other means.
3. The SPONSOR will provide information to the CREDIT UNION for accepting payroll deduction and/or direct deposit funds in the manner deemed necessary by the CREDIT UNION.
4. The SPONSOR and the CREDIT UNION are separate entities who have entered into this agreement. The SPONSOR agrees to indemnify the CREDIT UNION against legal action and losses arising from the SPONSOR'S performance under this agreement and the CREDIT UNION agrees to indemnify the SPONSOR against legal action arising from the CREDIT UNION'S performance under this agreement.
5. There shall be no remuneration paid by either party to the other for services provided under this agreement.

Authorized

Person's Signature: _____

Witness: _____

Title: _____

Title: _____

Date: _____

Date: _____

SAMPLE LETTER OF INTEREST

**PLEASE COMPLETE ON
COMPANY LETTERHEAD**

Date

Board of Directors
LGE Community Credit Union
P.O. Box 1188
Marietta, GA 30061

Dear Board of Directors:

The purpose of this letter is to request that **LGE Community Credit Union** provide service to:

Name of company or group: _____

Street address: _____

Mailing address: _____

Provided below is some background information about our company.

Description of business: _____

Total number of employees: _____

Estimated potential credit union members: _____

Company or group headquarters location: _____

If relevant, work and/or paid from location and number of employees at each location:

Distance and location of nearest LGE branch: _____

Number of years in business: _____

Approximate average income of ALL employees: _____

The formation of a separate credit union is not practical because group lacks: (sufficient volunteers, resources, or other) to support the operation of a credit union. (Please select one. If "other" please explain):

We will provide the following support: payroll deduction (yes, no), direct deposit (yes, no).

Sincerely,
Company Official
Title