



# Welcome to Cyprus Credit Union

## Credit Union Difference

When selecting a financial institution, many people find themselves faced with having to choose between a bank and a credit union. While many are familiar with the services offered by banks, they may not know as much about credit unions.

**Here are just some of the benefits that are available to credit union members:**

- **Member Owned** – With a credit union, you're not just another account number, you are a member. This means that credit unions make their decisions based on what will be the most beneficial to their members rather than a group of stockholders.
- **Product Variety** – There's a misconception that because credit unions, on average, are usually smaller than major banks, they don't offer as many products. This is not true. Many credit unions offer the same services as banks, including car loans, mortgages, retirement planning, and more.
- **Better Rates** – Credit unions are able to offer their members better rates as opposed to banks. Interest rates on savings accounts tend to be higher and rates on loans are usually lower. This makes credit unions a great option for those who are trying to save money.
- **Easy Access** – If your credit union is a member of the CO-OP network, you have surcharge-free access to more than 25,000 ATMS nationwide. There's also the shared branch program which allows you to conduct financial transactions from more than 4,500 locations around the United States. So, no matter where you are, you can have convenient access to your account.



Welcome to Cyprus Credit Union. Founded in 1928 by 22 Kennecott Copper Company employees with assets totaling less than \$100, we are now the longest serving credit union in Utah and have a diverse membership with financial services available to any Utah resident.



# Member Service and Benefits

**Share Savings** – A savings account with a minimum balance establishes your credit union membership. Your funds are available at any time and there are no penalties for withdrawals.

**Dream Rewards Checking** – A Dream Rewards Checking account from Cyprus Credit Union helps you lower loan rates, increase savings, and unlock sweet rewards. The more you use your Cyprus debit card or credit card, the more you can get rewarded. Based on your transaction activity, you'll be placed in one of the Dream Rewards tiers: Big, Bigger, or Biggest.

**Visa Credit Card** – Enjoy the convenience and security of a Visa credit card from Cyprus Credit Union. With three options to choose from: Visa Platinum, Visa Platinum Rewards, and Visa Cashback, you can find the one that best fits your wallet.

**Home Banking & Mobile Banking** – Access your accounts anytime at cypruscu.com or download our free app for Android or iPhones. You can view account balances, transfer funds, deposit checks, and more from wherever you are 24/7.

**BillPay** – Pay your bills online with our secure BillPay system. Set up one-time or recurring payments for your mortgage, credit card, utility payments, and more.

**eStatements & Alerts** – Our automated electronic alerts can be sent to you by email, text message or both. All statements and letters are stored electronically within your account.

**Additional Services Include:**

- **Certificates & Money Market**
- **Home Loans**
- **Auto/RV Loans**
- **Consumer Loans**
- **Investment Services**
- **Business Services**

**Call (801) 260-7600 option 4, or visit any of our branch locations.**

