

## About YOUR Credit Union

REALTORS® Federal Credit Union is the first ever virtual credit union. Developed by the National Association of REALTORS® (NAR), it benefits America's largest trade association which represents over 1 million members involved in all aspects of the residential and commercial real estate industries. REALTORS® FCU understands the work habits and lifestyles of busy real estate professionals, most of whom are independent contractors compensated by commissions. As a REALTOR Benefits® Program Partner with NAR, REALTORS® FCU offers products & services designed with the unique needs of REALTORS® in mind.



## People Over Profit

Being member-owned and operated with a not-for-profit structure means we put our members first. This along with our partnership with NAR means we are an integral partner in the financial success of our members. NAR is "The Voice for Real Estate"® and REALTORS® FCU is the financial partner for real estate professionals.

## Membership Benefits

Busy real estate professionals deserve a virtual branch that is always open, always ready and supported by a 24-hour Member Care call center. We offer personal and business services and our members enjoy innovative technology (like check deposits using a scanner), federally-insured deposits, fewer fees and highly competitive interest & dividend rates on a variety of savings, investments and loans. At REALTORS® Federal Credit Union, we're here for YOU!

## Who Can Join

REALTORS® Federal Credit Union is partnered with the National Association of REALTORS® and our membership eligibility reflects this common bond. Our field of membership includes REALTORS® (and immediate family members), NAR Member Boards, Institutes, Societies and Councils, Member-Owned Businesses and more. Visit the Membership page at REALTORSFCU.ORG to learn more.

Must meet REALTORS® Federal Credit Union (RFCU) membership eligibility. Membership requires opening and maintaining a primary share savings account with a \$100 minimum balance. Rates, terms, conditions and services are subject to change. RFCU savings are federally insured by the National Credit Union Administration (NCUA).

Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government  
**NCUA**  
National Credit Union Administration, a U.S. Government Agency

## Not a Member? Not a Problem!

All REALTORS® (and immediate family members) are eligible for lifetime membership.

## Join Online Today!

1. Visit REALTORSFCU.ORG
2. Click "Membership" to learn more
3. Click "Membership Application" to get started

## Have Questions?

Call a Member Care representative 24-hours a day at 866.295.6038.

## Partner Program Info

For questions about the Partner Program email [PartnerProgram@realtorsfcu.org](mailto:PartnerProgram@realtorsfcu.org).



REALTORSFCU.ORG *Web Site*  
866.295.6038 *24-Hour Member Care*

*We're here for you*

*Partner Program*

# Working to build success together



*We're here for you*

## Partner Program Objective

REALTORS® Federal Credit Union membership is a great addition to your existing benefits package. Your credit union wants to help associations and organizations like yours enhance the value of your membership or affiliation by promoting the benefit of credit union membership.



## Rewards and Financial Incentives

As credit union Partner, you'll be eligible to receive special rewards and financial incentives. Incentives are based on your Partner Progress\* with REALTORS® FCU.

Partner Progress	Loan Discount or Certificate Investment Dividend Increase Coupon**
1%	.05%
2%	.10%
3%	.15%
4%	.20%
5%	.25%

Along with these financial incentives, you'll also receive the following rewards:

- Annual Partner recognition in REALTOR® Magazine† and REALTORS® FCU's Annual Report
- Partner designation and link to your website on REALTORSFCU.ORG
- Partner designation on REALTOR.ORG (on REALTORS® FCU's REALTOR Benefits® Program page)†

## Progress Benchmarks

**5%** When your Partner Progress reaches 5%, you'll get the following extra benefits:

- Preferred Partner designation
- A \$250 coupon redeemable towards REALTORS® FCU promotional items and/or apparel
- REALTORS® FCU will sponsor your annual convention/expo, charitable event, advertising or other sponsorship (one time only) at a value of \$0.50 per member that joins from your Association/Organization
- A Business Spotlight on the REALTORSFCU.ORG
- A Preferred Partner plaque recognizing your Preferred status
- 10 Preferred Partner pins recognizing your Preferred status

**10%** When your Partner Progress reaches 10%, you'll get the following extra benefits:

- Platinum Partner designation
- A \$500 coupon redeemable towards REALTORS® FCU promotional items and/or apparel
- REALTORS® FCU will sponsor your annual convention/expo, charitable event, advertising or other sponsorship (one time only) at a value of \$0.50 per member that joins from your Association/Organization
- REALTORS® FCU's President/CEO will speak at one of your key events/meetings to recognize your Platinum Partner status (pending availability, advance notice required)
- A Business Spotlight on REALTORSFCU.ORG
- A Platinum Partner crystal award recognizing your Platinum status
- 10 Platinum Partner pins recognizing your Platinum status

\*Partner Progress is defined by percentage of new credit union members that join from your association/organization. Baseline association membership/organization size will be reported to credit union at time of Partner Agreement and refreshed annually.

\*\*Coupon incentive can be used toward a new term certificate investment or a new closed-end business loan product only. Partners earn 5 basis points with every 1% of Partner Progress (tracked monthly), which can be combined until you reach a maximum of 25 basis points. When you qualify for a coupon, your Partner Account will reflect your coupon value and the date you qualified. Coupons will expire at the end of the following year that the coupon is earned. (Eg. Coupon is earned 3/1/10; coupon must be redeemed by 12/31/11)

†Any Partner recognition in REALTOR® Magazine and on REALTOR.ORG is part of a paid advertisement and/or agreement with the National Association of REALTORS® who are not legally or financially responsible for any Partner Program content or support.

## Building Success

As a Partner, all you need to do is:

- Open a business account
- Complete a Partner Agreement and designate a liaison
- Send a Welcome Letter from your President/CEO announcing our partnership
- Develop a joint press release announcing our partnership
- Promote your credit union:
  - On your homepage with a link to your credit union
  - On your member benefits web page (or where you promote your benefits package)
  - On your intranet
  - In your orientation program
  - In your print/online newsletter (at least quarterly)
  - At your key events/meetings
  - With an on-hold message (optional)
  - In your dues/billing/other communications (optional)
- Become a fan on Facebook or follow your credit union on Twitter (optional)

## We make it easy!

REALTORS® FCU will coordinate with your designated liaison to develop a marketing plan. Plus, we'll provide you with the marketing tools you need to promote your credit union benefit.

## Next Steps?

- 1 **Join REALTORS® Federal Credit Union.** Several state & local associations are taking advantage of industry leading Certificate Investment and Money Market Savings rates. To get started, contact Business Services at 301.355.7575 or email MemberCare@REALTORSFCU.ORG.
- 2 **Request a Partner Agreement.** Just email us at PartnerProgram@REALTORSFCU.ORG.
- 3 **Track your Partner Progress.** We'll assign you a unique promo code that new members joining the credit union through your association/organization will enter when they join online. This will allow you to receive credit for your new member referrals.

*We look forward to welcoming you as a new partner!*