



SPE
Federal Credit Union

Membership

Why should I belong to SPE?

Belonging to SPE is more than joining a credit union; it's belonging to a family. We have a strong commitment to the community in which we live. Every decision made at SPE is based on our member's financial well-being. As a member, you enjoy savings over traditional bank fees, plus competitive rates on loans, savings and certificate accounts. We offer a long list of products and services of which to take advantage.

- 24-hour account access, nationwide
- Online bill payment service
- E-Statements (online account statements)
- Exceptional service and sound financial advice
- Low-rate consumer loans and credit cards
- Competitive real estate loans
- Up to 100% financing on new or used autos
- ATM/debit cards
- Direct deposit
- Money orders and wire transfers
- And much more!

Can I belong to SPE?

ANYONE who lives, works, worships, volunteers or goes to school in CENTRE and HUNTINGDON COUNTIES is eligible to belong to SPE!

Also eligible are:

- Recipients of a pension or annuity from a Centre County employer
- Immediate family or household members of any eligible person
- Organizations of any of the above persons

How do I join SPE?

Joining SPE has never been easier! With \$5.00 and a completed membership application, eligible people can open a share savings account. This \$5.00 deposit represents your share in the credit union and must remain in the account for the duration of your membership. A one-time \$5.00 membership fee is assessed when you join. Once the share savings account is open, you are free to take advantage of all the products and services we offer.

What do I need to open an SPE account?

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account.

When you open an account at SPE, we will ask for your name, address, date of birth and other information that will allow us to identify you. We will also ask for valid, government issued photo identification, (e.g. driver's license, passport, state issued id) as well as a secondary form of identification that contains your name and current address.