Chart, waterfall chart

Description automatically generated 

**WEBSITE CONTENT WORKSHEET**

## Project Name:  Alcon EFCU Website Redesign

## Customer ID: ALCN030622

**Must Have’s on Main Page:**

* **LARGE STATIC IMAGE**
* **MEMBER NOTICE/ANNOUNCEMENT AREA/Banner across top for closures, etc.**
* **ONLINE BANKING LOGIN BOX**

**Navigation:**

**STATIC IMAGE WITH ONLINE BANKING LOG IN & 3 CTAs (ON TOP OF IMAGE):**

**Banking for life**

1. **OPEN ACCOUNT**
2. **APPLY FOR LOAN**
3. **MAKE LOAN PAYMENT**

**CTA’s Across Top in addition to menu**

1. **OPEN ACCOUNT**
2. **APPLY FOR A LOAN**
   1. Consumer Loans
   2. Home Loans
3. **LOG IN**
   1. Online Banking
   2. Credit Card
   3. Loan Payment

**MAIN MENU**

**BANK BORROW SOLUTIONS RATES ABOUT**

Checking Loans Car Buying Service Loan Rates Our Story

Savings Resources Forms Deposit Rates Contact Us

Resources Insurance & Warranties Resources Resources

Love My CU Benefits

VISA® Gift Cards

Wire Transfer

Resources

**SCROLLING CTA SOLUTIONS BUTTONS**

Buy a car

Buy a home

Open a credit card

Make a deposit

Wire funds

Find an ATM

**FEATURED RATES:**

**Competitive Loan Rates As Low As:**

**New Auto Loan RV Loans Signature Loans VISA® Credit Card**

**As low as 1.99% APR\*  As low as 5.00% APR\* As low as 8.25% APR\* As low as 13.5% APR\***

HOT BUTTON:

**VIEW ALL LOAN RATES**

**Footer:**

**Disclosures <LINKS>**

1. Bill Pay Disclosure
2. Complaint Notice
3. EFT Disclosures
4. Fee Schedule
5. Funds Availability Policy Disclosure
6. Membership & Account Agreement
7. Mobile Deposit Capture Disclosure
8. Online Banking Disclosure
9. Privacy Policy
10. Regulation Z
11. Truth in Savings Disclosure

**<NCUA LOGO>**

Federally Insured by the NCUA. Your savings are federally insured to at least $250,000 and backed by the full faith and credit of the United States Government.

**<EQUAL HOUSING LENDER LOGO>**

**NMLS ID#** 802366

**ABA/Routing Number:** 311981436 (*For direct deposit only.)*

Facebook logo icon

Instagram logo icon

All new accounts are subject to approval. Product offers, terms and other information provided herein are subject to change without notice. Due to occasional inaccessibility to our website which may be beyond our control, AEFCU cannot guarantee the completeness or accuracy of the information provided herein. AEFCU does business in accordance with the Federal Fair Housing Law and the Equal Opportunity Act.

\*APR = Annual Percentage Rate | APY = Annual Percentage Yield

Copyright message

**MAIN & SUB MENU ITEMS**

**BANK**

**Checking**

* Standard
* Convenience
* Teen

**Savings**

* Savings Account
* Holiday Savings Account
* Vacation Savings Account

**Resources**

* Courtesy Pay
* Deposit Rates
* Direct Deposit
* Fee Schedule
* Make a Deposit
* Order Checks
* Overdraft Protection
* Remote Banking
* Savings Calculators
* Stop Payment
* VISA® Debit Cards
* Wire Transfers

**BORROW**

**Loans**

* Auto Loans
* Home Equity Loans
* Mortgages
* Recreational Vehicle Loans
* Signature Loans
* Share Secured Loans
* VISA® Credit Cards

**Resources**

* Car Buying Service
* Credit Card Account Management
* Fee Schedule
* Insurance & Warranties
* Loan Calculators
* Loan Rates
* Make a Loan Payment
* Remote Banking

**SOLUTIONS**

**Calculators**

**Car Buying Service**

**Forms**

**Insurance & Warranties Resources**

**Love My CU Benefits**

**Remote Banking**

**VISA® Gift Cards**

**Wire Transfers**

**RATES**

**Deposit Rates**

**Loan Rates**

**Resources**

* Loan Calculators
* Savings Calculators
* Remote Banking

**ABOUT**

**Our Story**

**Contact Us**

**Resources**

* Holidays
* Member Benefits
  + Member Referral Incentive
  + Love My CU Rewards
* Remote Banking
* Send an Inquiry

**Copy Sheet:**

**BANK**

1. **Checking**

**Live your life without interruption.**

1. **Standard Checking**

**Easy access to your funds for your everyday purchases.**

* No Direct Deposit Required
* $250 Minimum Balance
* Overdraft Protection Available <LINK TO PAGE>
* VISA® [Debit](https://alconefcu.org/visa-debit-cards/) Card <LINK TO PAGE>
* Apple, Samsung & Google Pay
* Remote Banking <LINK TO PAGE>
* First 30 Checks Free

[**Open**](https://app.loanspq.com/apply.aspx?enc=Kw21Wblm1yxpjJabdoZaD7fA2ppcMbc56X3g2t4bFeLRDP09WJqLA-fysIaVJusQapwJDWFADK4n6OeYxdxzGJOIypgskpr8x98bpaCVqeGAiRXY0babZktzvz_5K5DStgWHCRPr29NhnVNv6bVqCw) **a checking account** <LINK TO APP>

1. **Convenience Checking**

**More convenience, less fees.**

* Direct Deposit Required <LINK>
* No Minimum Balance Requirement
* Courtesy Pay Available <LINK TO PAGE>
* Overdraft Protection Available <LINK TO PAGE>
* VISA® [Debit Card](https://alconefcu.org/visa-debit-cards/) <LINK TO PAGE>
* Apple, Samsung & Google Pay
* Remote Banking
* First 30 Checks Free

[**Open**](https://app.loanspq.com/apply.aspx?enc=Kw21Wblm1yxpjJabdoZaD7fA2ppcMbc56X3g2t4bFeLRDP09WJqLA-fysIaVJusQapwJDWFADK4n6OeYxdxzGJOIypgskpr8x98bpaCVqeGAiRXY0babZktzvz_5K5DStgWHCRPr29NhnVNv6bVqCw) **a checking account** <LINK TO APP>

* 1. **Teen Checking**

**Kickstart your financial future now!**

* + - Youth Ages 14+ *(Ages 14 – 17 require a joint adult account owner)*
    - No Direct Deposit Required
    - No Minimum Balance Requirement
    - No Monthly Fee
    - VISA® [Debit](https://alconefcu.org/visa-debit-cards/) Card <LINK TO PAGE>
    - Apple, Samsung & Google Pay
    - Remote Banking

[**Open**](https://app.loanspq.com/apply.aspx?enc=Kw21Wblm1yxpjJabdoZaD7fA2ppcMbc56X3g2t4bFeLRDP09WJqLA-fysIaVJusQapwJDWFADK4n6OeYxdxzGJOIypgskpr8x98bpaCVqeGAiRXY0babZktzvz_5K5DStgWHCRPr29NhnVNv6bVqCw) **a joint checking account** <LINK TO APP>

1. **Savings**

**Life happens and you need to be ready.**

1. **Savings Account**

**Establishes members with $1, one-time membership fee.**

* + - $5 Minimum Balance
    - Earn Dividends
    - ATM Card
    - Up to 3 Free Withdrawals/Month

**Open a savings account** <LINK TO APP>

1. **Holiday Savings Account**

**Save now to gift later.**

* No Minimum Balance Requirement
* Transfer Funds Online
* No Early Withdrawal Penalty

**Open a savings account** <LINK TO APP>

1. **Vacation Savings Account**

**Stash it away for your next getaway.**

* No Minimum Balance Requirement
* Transfer Funds Online
* No Early Withdrawal Penalty

**Open a savings account** <LINK TO APP>

1. **Resources**
   1. **Courtesy Pay**

**We’ve got you covered!**

* Available to Convenience Checking account holders to cover overdraft amounts up to $500\* — *this limit includes all applicable fees as well as a $35 fee charged for each item presented*. The overdraft limit applies to paid items; members’ balances may be greater if additional fees post to the account.
* We reserve the right not to pay for circumstances including, but not limited to, if the account is not in good standing or if a member is not making regular deposits or has incurred an excessive number of overdrafts in the past.
* We may authorize and/or pay overdrafts for the following types of transactions:
  + Checks and other electronic transactions made using your checking account number
  + Automatic bill payments
* Account must be brought to a positive balance within a 30-day period. All deposits to the account are first applied to the negative balance.
  1. **Deposit Rates** <LINK TO DEPOSIT RATES>
  2. **Direct Deposit**

**Access your money faster.**

* FREE automatic deposit of your funds with same day access
* Available for all recurring payments, including salary, pension, Social Security and Supplemental Security Income (SSI) benefits, and other regular monthly income.

**Set up direct deposit**

*(ABA/Routing # 311981436 & account number)*

* 1. [**Fee Schedule**](https://alconefcu.org/fee-schedule/)

The following fees may be assessed against your account and the following transaction limitations, if any, applied to your account.

CURRENTLY BUILDING NEW FEE SCHEDULE – USE PLACEHOLDER

\*ACH origination deadline is 3:00 pm CST (M-F) | \*\*MSR (Member Service Representative)

*Service fees subject to change with notice. Please review this Fee Schedule  
in conjunction with our Terms and Conditions and Truth-in-Savings Disclosures.*

* 1. **Make a Deposit**

**Make a deposit** LINK: <https://paylink.paytrace.com/Payment>

**Disclosure:** I hereby authorize Alcon Employees Federal Credit Union to initiate a charge entry on my credit or debit card in the amount equal to the amount I enter into the online payment option not to exceed $300.00.

By using my credit/debit card to open my account with Alcon Employees Federal Credit Union, I agree that there is a balance sufficient to pay all requested payments, and agree that the Credit Union is not liable for any overdraft or insufficient fund situation or charge (including, but not limited to, finance charges, late fees or similar charges) caused by my failure to maintain funds sufficient to pay the payment amount I indicated. I understand that the holder of my credit or debit card may charge cash advance fees, and it is my responsibility to be aware of these. Alcon Employees Federal does NOT charge a fee to open your account using your credit/debit card.

* 1. **Order Checks** LINK: <https://orders.mainstreetinc.com/ConsumerReorder?UseHeader=Yes>
  2. **Overdraft Protection**

**Protection & peace of mind**

* Free overdraft protection from savings
* Increments of $50.00 will be transferred to cover insufficient funds on your checking account up to a limit of 6 per statement cycle\*

\*The Federal Reserve imposes standard requirements for all financial institutions governing the number of transfers and withdrawals made on all savings accounts. Each month you are limited to six withdrawals and/or transfers from your savings accounts made by telephone, online banking, pre-authorized transfer, or transfer for overdraft protection. You are granted unlimited transfer requests in-person at the credit union or by ATM.

* 1. **Remote Banking** 
     1. **Online & Mobile Banking**

**Perform real-time transactions anytime and keep track of your finances for free!**

* Open Accounts & View Transaction History
* Deposit Checks
* Pay Bills
* Transfer Funds
* Apply for Loans

**Enroll in online banking** and download our mobile app today to get access on all your devices!

<App store & Google Play logos WITH LINKS>

* + 1. **Find an ATM** LINK:  [ATM locator](https://co-opcreditunions.org/locator/search-results/?ref=co-opatm.org&loctype=A&act=advanced_search&sc=1)
    2. **Mobile Wallet** <LINK TO VISA DEBIT CARD PAGE>
  1. **Savings Calculators** <LINK TO CALCULATORS>
  2. **Stop Payment** LINK: https://alconefcu.org/wp-content/uploads/StopPayment.pdf
  3. **VISA® Debit Card**

**Automatic card access**

* Shop globally online or anywhere VISA® is accepted
* Add protection by signing up for VISA® Alerts <LINK TO SIGN UP>
* Link your card to a payment app to pay quickly and securely online, in-person or by phone

Apple Pay logo[Apple Pay™](https://usa.visa.com/pay-with-visa/featured-technologies/apple-pay.html)

Samsung Pay[Samsung Pay™](https://usa.visa.com/pay-with-visa/featured-technologies/samsung-pay-consumer.html)

Google Pay[Google Pay™](https://usa.visa.com/pay-with-visa/featured-technologies/google-pay-consumer.html)

Don’t recognize a transaction? Complete a Dispute Form <LINK TO FORM>

* 1. **Wire Transfers** <LINK TO REQUEST FORM>

**BORROW**

1. **Loans**

**Funds to help you afford life**

* 1. **Auto Loans**

**Fully-loaded auto loans\* for your next ride!**

* + - New & Used Vehicles – *Buy or refi*
    - 100% Financing
    - Low, Fixed Rates <LINK TO RATES>
    - Flexible Payment Options
    - Preapprovals
    - Loan Protection & Insurance Options from TruStage\*\* <LINK TO INSURANCE>
    - GAP Coverage\*\*
    - Car buying service <LINK>

**Apply for a loan** <LINK>

* 1. **Home Equity Loans**

**Put your home to work for you!**

* Borrow up to 80% of your home’s equity\*\*
* Min/Max Loan Amount: $30,000 - $150,000
* Fixed Rate for the life of the loan
* Flexible Term Options

**Learn more and apply for a home equity loan** <https://memberfirstmortgage.alconefcu.org/alcon/>

* 1. **Mortgages**

**Home sweet home loans**

* Conventional & Government loan programs
* Low down payment programs
* Programs for borrowers with less-than-perfect credit

**Learn more and apply for a mortgage** <https://memberfirstmortgage.alconefcu.org/alcon/>

* 1. **Recreational Vehicle Loans**

**Level up your adventure!**

* + - New & Used Vehicles – *Buy or refi*
    - 100% Financing available on campers, motorcycles, boats & other watercraft
    - Low, Fixed Rates <LINK TO RATES>
    - Flexible Payment Options - *Up to 180 months*
    - Preapprovals

**Apply for a loan** <LINK>

* 1. **Signature Loans**

**Whatever you need, whenever you need it**

* + - 100% Financing
    - Low, Fixed Rates <LINK TO RATES>
    - Flexible Payment Options
    - No Collateral Required

**Apply for a loan** <LINK>

* 1. **Share Secured Loans**

**Build your credit while putting your money to work for you!**

* + - Borrow up to 100% of Deposited Funds
    - Use Savings as Collateral – *Still earn dividends*
    - Low, Fixed Rates <LINK TO RATES>
    - Flexible Payment Options

**Apply for a loan** <LINK>

* 1. **VISA® Credit Cards**\*

**More convenience, less fees**

* Low, Fixed Rate <LINK TO RATES>
* No Annual Fee
* No Cash Advance Fee
* No Over-the-Limit Fee
* Convenient & Flexible Purchasing Power – *Accepted at millions of locations worldwide*
* Increased Security & Protection via VISA
* Safer Online Shopping Payment Method
* Easy Online Card Management LINK: <https://www.ezcardinfo.com/#/>

**Important VISA® phone numbers**

Card Activation: 833-541-0770

Lost Stolen: 833-541-0777

Customer Service: 833-541-0763

PIN Change: 866-297-3413

eZCard: 866-604-0380

Dispute: 800-600-5249

**Apply for a loan** <LINK>

\*All loans subject to credit approval. Membership, terms and conditions apply.| \*\*Insurance and Warranty products are not products of the credit union; and are not obligations of or guaranteed by the credit union. Insurance or warranties may be purchased from an agent or an insurance company of the member’s choice; and the credit union makes no representations as to the services of any provider.

1. **Resources**
   1. **Car Buying Service** <https://alconefcu.groovecar.com/>
   2. **Credit Card Account Management** <LINK>
   3. **Fee Schedule** <LINK>
   4. **Insurance & Warranties** <LINK TO PAGE>
   5. **Loan Calculators** <LINK TO CALCULATORS>
   6. **Loan Rates** <LINK TO LOAN RATES>
   7. **Make a Loan Payment**

I hereby authorize Alcon Employees Federal Credit Union to initiate a charge entry on my credit or debit card in the amount equal to the amount I enter into the online payment option not to exceed $2,500.00. I acknowledge I am responsible for inputting the correct payment amount and my Credit Union Member Account Number.

By submitting an online payment, I agree that there is a balance sufficient to pay all requested payments and agree that the Credit Union is not liable for any overdraft or insufficient fund situation or charge (including, but not limited to, finance charges, late fees or similar charges) caused by my failure to maintain funds sufficient to pay the payment amount I indicated.  I understand that the holder of my credit or debit card may charge cash advance fees, and it is my responsibility to be aware of these.

I understand that an online payment will be processed and credited to my account within 2 to 3 business days.

I also understand a 3% convenience fee will be assessed to process this payment. Free payment options are available via online banking, by mail, or in person.

**Make a loan payment** <LINK>

<https://paylink.paytrace.com/?m=eyJhbGciOiJBMjU2S1ciLCJlbmMiOiJBMTI4R0NNIn0.nCSSDd1opdJ_V6>bgWsY2YWJggFkyDUha.vCusvce\_CE685S8z.LuGLrfAOl0P0TqobxifOqBMAt6utGqTYlE7LK6XNagMUPZkO\_Tf4dHV1MW3VAhdrTSp0O1Iap-gejPuj5IEdWd8ZTYw5IDGeTTBXGVkOtiKqX6fHJkLfO3bbQrCVdTDWyJdsOh9QLcWaNkyznpkmTkmKF\_2b\_gaAmkdIdNqRCSkRaHUfYQwB8Kt\_VCd7y\_GjRdt4BzGoicWs5cAtbxMdkfqCAwigsJkmBWcQwAtUvL-YtPZ5Po-my1uXczUpvWDI0VJCOrQwUNbV-X8ko\_2k1FJm84ASSxzFxkIh6Q.dewPO5zxieigNvOKIsTORg&amount=&invoice=

* 1. **Remote Banking <LINK TO PAGE AS LAID OUT ABOVE>**

**SOLUTIONS**

1. **Calculators**
2. **Car Buying Service <LINK>**
3. **Forms <LINKS>**

* Account Closing Request Form
* ACH Origination Form
* Change of Address Form
* Debit Card Application
* Debit Card Fraud/Despite Form
* Dormant Account Reactivation Authorization Form
* Referral Form
* Skip-a-Pay Form

1. **Insurance & Warranties**

**Protection for the things that matter most**

* 1. **TruStage Insurance**

**Trusted protection & True savings at every stage of life. That’s TruStage.**

* **Auto & Home Insurance** LINK: <https://www.trustage.com/auto-insurance?orgIdentifier=000000016215&marketingCampaignCode=ICTLF019&utm_source=000000016215&utm_medium=CULK_Banner&utm_campaign=ICTLF019&utm_content=CC000322>
* **Life Insurance** LINK: <https://www.trustage.com/life-insurance?orgIdentifier=000000016215&marketingCampaignCode=CBGL000001&utm_source=000000016215&utm_medium=CULK_Banner&utm_campaign=CBGL000001&utm_content=CC000358>
* **Zero-Cost AD&D Coverage** LINK: https://www.trustage.com/add-insurance/no-cost-coverage?orgIdentifier=000000016215&marketingCampaignCode=MCDDD1BDB4&utm\_source=000000016215&utm\_medium=CULK\_Copy&utm\_campaign=MCDDD1BDB4&utm\_content=CM000140
  1. **GAP – MBP**

**Coverage for the in-between expenses.**

LINK: <https://loanprotectiondepartment.com/app/quote/L860000>

1. **Love My CU Rewards <LINK TO PAGE AS DETAILED BELOW>**
2. **Remote Banking**
3. **VISA® Gift Cards**

**Moms, Dads & Grads. Birthdays, holidays or “just because.” VISA® gifts cards are the perfect gift for ANY occasion!**

* Accepted Almost Anywhere – *In store or online!*
* Available in Amounts $10 - $1,000
* Safer Payment Method than Cash
* $3 Fee Per Card *(No-Fee promos offered during year)*
* Register to manage your card balance & account online <LINK to [www.myprepaidbalance.com](http://www.myprepaidbalance.com)> or download the app from the App Store® or on GooglePlay™
* Expires when the remaining balance reaches $0 or as of the expiration date. A small, monthly $2.50 service fee is waived for the first 6 months and then is deducted from card balances beginning in the 7th monthuntil the balance is $0 or the card expires.
* Call **1.866.496.6183** if you have noticed fraudulent charges or your card is lost or stolen.

**Register card** LINK: [www.myprepaidbalance.com](http://www.myprepaidbalance.com)

1. **Wire Transfer** <LINK TO REQUEST FORM>

**RATES**

1. **Deposit Rates**

*Annual Percentage Yield is accurate as of April 1, 2020. Rates and other terms may change at any time without prior notice. A penalty is imposed for early withdrawal. Fees could reduce earnings on the account.*

|  |  |  |
| --- | --- | --- |
| **Account** | **Dividend Rate** | **Annual Percentage Yield** |
| **Shares** | **0.20%** | **0.20%** |
| **Share Draft Checking** | **0.05%** | **0.05%** |

1. **Loan Rates**

**Loan Rates Effective April 1, 2022**

|  |  |
| --- | --- |
| **LOAN TYPE** | **ANNUAL PERCENTAGE RATE Rates shown include 0.25% discount\*\*\*** |
| **New Auto Loans** (100% Purchase Price)\*\* New Auto 2022 or newer with less than 15,000 miles | Interest rate as low as 1.99% APR\* |
| **Used Auto Loans** (100% Purchase Price)\*\* Used Auto 2022 or older with more than 15,000 miles | Interest rate as low as 2.34% APR\* |
| **RV Loans** (100% Purchase Price)\*\* | Interest rate as low as 5.00% APR\* |
| **Signature Loans** | Interest rate as low as 8.25% APR\* |
| **Fully Share Collateralized Loans** | 3.00% above share dividend rate |
| **VISA® Classic Card:** No annual fee; No late charge fee; No cash advance fee; Min. payment: $18 or 5%; Returned payment fee:$10; Foreign Tran fee: 1% | Annual Percentage Rate for Purchases: 13.50% Annual Percentage Rate for Balance Transfer: 13.50% Annual Percentage Rate for Cash Advances: 13.50% |
| **New Boat Loans**  (100% Purchase Price)\*\* | Interest rate as low as 5.00% APR\* |
| **Pre-Owned Boat Loans**  (100% Purchase Price)\*\* | Interest rate as low as 6.25% APR\* |
| New Motorcycle Loans  (100% Purchase Price)\*\* | Interest rate as low as 5.00% APR\* |
| Pre-Owned Motorcycle Loans  (100% Purchase Price)\*\* | Interest rate as low as 5.25% APR\* |
| Home Equity Loans and Mortgages | For more information contact: Denise Dixon Mortgage Consultant: NMLS ID# 125994, Member First Mortgage: NMLS ID# 149532, Direct: 469-409-5778, Toll Free: 855-636-1057 |

\*APR= Annual Percentage Rate.  
\*\*See credit union for full details. Restrictions apply. The rate you qualify to receive may vary depending on individual credit history and underwriting factors. All credit union loan programs, rates, terms and conditions are subject to change at any time without notice.  
\*\*\*Possible discounts up to 0.25% maximum already included in the above rates.

**Available Discounts**

• 0.25% discount for electronic loan payments  
• 0.25% discount with current Alcon EFCU checking account with direct deposit for six months  
• 0.25% discount with new VISA® credit card approval

1. **Resources**
   1. **Loan Calculators**
   2. **Savings Calculators**
   3. **Remote Banking <LINK TO PAGE AS LAID OUT ABOVE>**

**ABOUT**

1. **Our Story**

**Banking for Life**

***We proudly serve all employees, retirees and immediate family members of Alcon and Novartis.***

In 1972, employees of Alcon gathered their funds to establish our credit union as a member-owned financial cooperative aimed at helping members succeed in life through savings and borrowing opportunities.

**Fast forward to today**

…And we still operate with the same goal of improving the financial lives of members…only we can now do so through a full suite of convenient products and services. Today, we offer members financial solutions for every major milestone and through every stage of life. **Today, we offer banking for life.**

**Join the credit union** <MEMBERSHIP APP>

1. **Contact Us**

6201 South Freeway  
Fort Worth, TX 76134

**HOURS OF OPERATION**

M, T, R & F: 8:00 a.m. – 4:30 p.m.

W: 9:00 a.m. – 4:30 p.m.

**CALL**

817.551.8495

800.235.6913 *Toll-free*

**TEXT**

817.615.5006

**EMAIL**

[credit.union@alcon.com](mailto:credit.union@alcon.com)

**FAX**

817.568.7066

**LOST/STOLEN/DAMAGED CARDS**

Debit Card: 833.347.4220, Option #1

Credit Card: 833.541.0777

**Find an ATM**

LINK: ATM LOGO & LINK:

**Follow us on social!**

Facebook icon: <https://www.facebook.com/AlconEFCU1>

Instagram icon: <https://www.instagram.com/alconefcu1/>

**Download our mobile app!**

App store icon: <https://apps.apple.com/us/app/alcon-employees-fcu/id1378724595>

Googleplay icon: <https://play.google.com/store/apps/details?id=org.alconefcu.mteller>

**Send an online inquiry:**

**Contact form**

1. **Resources**
   1. **Holidays**

**New Year’s Day**

January 1, 2022

**Martin Luther King Day**

January 17, 2022

**President’s Day**

February 21, 2022

**Memorial Day**

May 30, 2022

**Independence Day**

July 4, 2022

**Labor Day**

September 5, 2022

**Thanksgiving**  
November 23, 2022 - Close at noon  
November 24 – 25, 2022 - Closed

**Christmas/Winter Holiday**

December 23, 2022 - Close at noon  
December 26 – 30, 2022 - Closed

* 1. **Member Benefits**

1. **Member Referral Incentive**

**Share the love!**

If you refer an Alcon co-worker or immediate family member to join the credit union, you can both earn deposit\*s into your accounts.

**REFERRAL TYPE: MEMBER: REFERRAL:**

Refer a friend to join Member earns $25 Referral earns $25

Refer a friend to join & get loan Member earns $25 Referral earns $50

**Make a referral** LINK: Referral form

1. **Love My CU Rewards**

Members can save on a variety of products and services like TurboTax, ID theft protection, home security, travel & entertainment and more through Love My Credit Union Rewards.

* + **Boat, ATV & Powersport Savings** LINK: <https://rewards.lovemycreditunion.org/offers/gorollick/?p=1&utm_source=cu_20990&utm_medium=LMCUR-TextLink&utm_campaign=lmcur-LMCUR-ALL-Bundle>
  + **Car Advise** LINK: <https://rewards.lovemycreditunion.org/offers/caradvise/?p=1&utm_source=cu_20990&utm_medium=LMCUR-TextLink&utm_campaign=lmcur-LMCUR-ALL-Bundle>
  + **H&R Block & TurboTax** LINK: <https://taxservices.lovemycreditunion.org/?&utm_source=cu_20990&utm_medium=TaxServices-Social-5&utm_campaign=lmcur-Tax-Services&lmcurcid=20990>
  + **Sam’s Club** LINK:  
    https://rewards.lovemycreditunion.org/offers/samsclub/?p=1&utm\_source=cu\_20990&utm\_medium=LMCUR-TextLink&utm\_campaign=lmcur-LMCUR-ALL-Bundle
  + **SimpliSafe** LINK:<https://rewards.lovemycreditunion.org/offers/simplisafe/?p=1&utm_source=cu_20990&utm_medium=LMCUR-TextLink&utm_campaign=lmcur-LMCUR-ALL-Bundle>
  + **Rental Kharma** LINK: <https://rewards.lovemycreditunion.org/offers/rentalkharma/?p=1&utm_source=cu_20990&utm_medium=LMCUR-TextLink&utm_campaign=lmcur-LMCUR-ALL-Bundle>
  + **Travel, Entertainment & Other Discounts** LINK: <https://rewards.lovemycreditunion.org/?utm_source=cu_20990&utm_medium=LMCUR-TextLink&utm_campaign=lmcur-LMCUR-ALL-Bundle>
  + **TruStage Insurance <LINK TO PAGE AS LAID OUT ABOVE>**
  1. **Remote Banking <LINK TO PAGE AS LAID OUT ABOVE>**
  2. **Send an Inquiry <LINK TO CONTACT FORM>**