

Access this letter online at www.shorelinecu.org/member-services/news/ to follow the links to information below!



Dear Shoreline Credit Union members –

This letter is intended to serve one simple purpose. We want to ensure our members know that we are committed to providing the service you'd expect from a locally owned credit union, while making the necessary investments to remain competitive with the large banks and credit unions.

For the past 83 years, Shoreline Hometown Credit Union has served our community alongside several other strong, community-minded credit unions. As most members have more than one financial institution, you have likely heard of the recent merger announcement by **Shipbuilders Credit Union**. This impacts many of our members as well.

Shoreline is committed to serving our local members. We pride ourselves on offering cutting edge technology, and tailored products and services. Here are some ways we keep it local and stay member focused in our community.

Locally Owned:

- Our headquarters are located in Manitowoc.
- Top 10% credit union **nationwide** in providing member value*.
- [Hometown Program](#), which has generated over \$100,000 of Shoreline-funded Hometown Gift Certificates.
- Provide free financial education seminars to various groups within our community.
- Nearly 95% of our membership reside in Manitowoc County.
- All seven of our Board Members have strong ties to either Manitowoc or Two Rivers.

Technology:

- Access to over [5,600 branches nationwide and 30,000 surcharge-free ATMs](#).
- Ability to [deposit your paycheck up to two days early](#).
- At-home digital banking options including opening new accounts, certificates, and loans.
- Ability to [deposit large checks](#) via a mobile device, or checks and cash at our ATMs.
- Access to retirement, [wealth management](#), and [Medicare education](#) services.
- Ability to text us, chat on our website, or access secure messaging center in online banking.

Member Highlights:

- A checking account for every stage of life, including an account with [no NSF fees](#), one for a [fresh-start](#), and one with [industry-leading cash back](#).
- Waiver of NSF/Overdraft Fees by using Line of Credit or Shoreline Credit Card.
- Rewarding you for shopping local with the [Hometown Rewards Credit Card](#).
- Member added value with routine promotions, current examples include a [Credit Card Balance Transfer special](#), a competitive [Share Certificate Special](#), and [auto loan special](#).

Should you have any questions about membership with Shoreline Credit Union, you can reach me directly at GrossenbachN@ShorelineCU.org. I welcome the opportunity to grow our relationship!

A handwritten signature in black ink that reads "Nathan Grossenbach".

Nathan Grossenbach
President/CEO
Shoreline Hometown Credit Union

*Based on Callahan Return of Member Index