

Dear Human Resources/Benefits Director,

I would like you to look into the possibility of offering Kemba Delta Federal Credit Union as part of our benefits package. I would like the opportunity to take advantage of their quality financial products and service but I am not eligible to join their credit union.

Here is a sample of their products and services that I would like to take advantage of:

- No minimum amount required to open account
- Free Checking – No Minimum
- Debit Cards – No Fees
- Free Real-Time Online Account Access
- New and Used Auto Loans
- Mortgage Loans
- Money Market Accounts, IRA's, CD's
- NSF fees 30% lower than local banks
- In addition, their deposit account rates are higher and loan rates are lower than average banks because they are not-for-profit.

To offer Kemba Delta Federal Credit Union to our employees all we would need to do is complete a brief letter (they'll provide you with a template) requesting that our company be added to their Field of Membership

Yes, it is that easy, and the best news is that there is **no cost to our company** at all!

That's right; it is a **FREE benefit** you can add to our benefits package.

Please call Kemba Delta's Business Development Mgr. Blair Ball at 901-795-9055 Ext 247 for more information on this FREE benefit and ...

Please visit their web site at www.kembadelta.org.

Sincerely

Employee