



FINANCIAL WELL-BEING FOR YOUR EMPLOYEES



COMMUNITY PARTNER PROGRAM



Working Together for FINANCIALLY STRONGER EMPLOYEES

Empower your employees with financial confidence and enhance your company's benefit offerings with UNITE. This financial well-being program includes free financial wellness tools, educational events, and credit union perks.



UNITE BENEFITS INCLUDE:

INTERACTIVE CONTENT & TOOLS

Employees have free access to personalized content and interactive courses to build on their money confidence.

ON-SITE & ONLINE EVENTS

Convenient educational events are designed to engage employees on topics like savings strategies, credit-building, home-buying, fraud prevention, and more.

COMPETITIVE PRODUCTS & SERVICES

Employees are invited to take advantage of credit union benefits and competitive rates on loans and savings products.

FINANCIAL COACHING & PLANNING

Certified Financial Counselors help employees have confidence in their personal financial management.

76%

of employees experiencing stress report that financial concerns have adversely affected their productivity.¹

59%

report that financial wellness benefits increase their loyalty and their willingness to recommend their employer.²

FINANCIAL WELLNESS PROGRAMS ARE KEY *to improving employee well-being and organizational success.*

By supporting employees in managing financial stress, you cultivate a more engaged, loyal, and productive workforce.

¹PwC 2023 Employee Financial Wellness Survey ²John Hancock 10th Annual Survey of American Workers



INTERACTIVE CONTENT & TOOLS

Knowledge means confidence. United Teletech Financial helps employees take control of their finances with access to personalized financial wellness tools including interactive content, articles, videos, webinars, courses and calculators.

Plus, monthly newsletters from United Teletech Financial to keep your employees engaged and informed on new products and services as part of their membership.

The best part, it comes at no cost to you or your employees.

Your employees will have free access to our Enrich® Financial Wellness Platform.



Personalized Educational
Articles & Videos

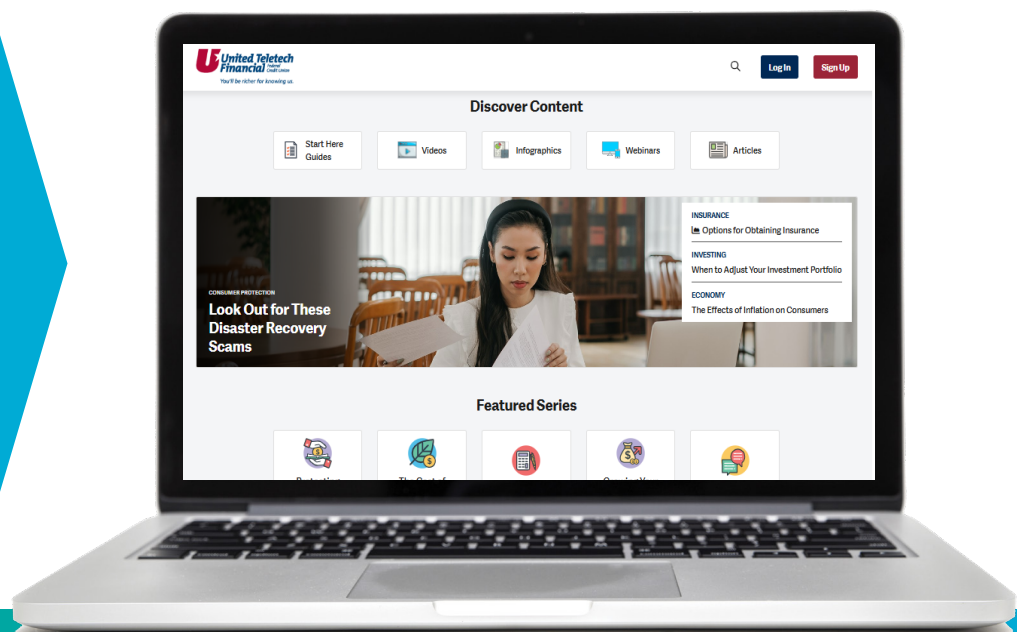


Financial Wellness
Checkups



Interactive
Courses

utfinancial.org/resources/enrich



ON-SITE & ONLINE EVENTS



United Teletech offers free seminars and webinars on a variety of topics to help your employees make the best money choices.

We understand that finances can be complicated and overwhelming. Our seminars bring experts in the field to teach your employees everything they need to know about the most important topics.



Events may be online or on-site at work



Access to financial experts for personalized support



Educational materials for new hires and events

Educational topics will be tailored to your employees' unique needs.

TOPICS INCLUDE:

- Do's and Don'ts of Homebuying
- How to Improve Your Credit Score
- Kicking the Tires of Car Buying
- Mind, Money and Body
- Reducing Financial Stress
- Estate Planning
- And more!



COMPETITIVE PRODUCTS & SERVICES



United Teletech Financial offers a wide range of products and services to help employees better manage their financial life.

From innovative savings products to low-rate loans to easy-to-use money management tools like mobile deposit and mobile wallet - we make life easier and more affordable.



Prize-based savings program including a \$1,000 annual prize*



Competitive-rate loans for life's milestones



Convenient money management tools

SAVE & SPEND

- Personal Checking
- Personal Savings
- U-Win Incentive-Based Savings
- Credit Cards
- Overdraft Protection
- Certificates Accounts
- Money Market Accounts
- Business Accounts
- IRAs
- Youth Savings Accounts
- Vacation Club Accounts

LOANS

- Home Loans
- Home Equity Loans
- Home Equity Lines of Credit
- New and Used Auto Loans
- Boat, Motorcycle and RV Loans
- Personal Loans
- Debt Consolidation
- Commercial Loans

SERVICES

- Online & Mobile Banking
- Mobile App
- Zelle®
- Bill Pay
- Money Management Tools
- Enrich® Financial Wellness Tools
- Skip-a-Pay and Early Pay
- Check Your Rate Tool
- Fraud Prevention Center
- Investment and Retirement Services
- Auto, Home & AD&D Insurance

*Not a lottery. Visit utfinancial.org/uwin for official rules and details.



FINANCIAL COACHING & PLANNING



Certified Financial Counselors help employees build confidence in their personal financial management.

United Teletech Financial is proud to offer no-cost access to Certified Financial Counselors who consider each member's financial profile to create a personalized financial plan.

Counselors are available to meet with employees on-site.



Coaching is confidential and at no-cost



Planning may help to reduce financial stress



Available one-on-one in-person or by phone

77% of employees report increased productivity when their company supports employee well-being.³

WE HELP EMPLOYEES REACH GOALS

- Pay off debt
- Save for a new home
- Improve their credit score
- Go back to college
- Create a family budget
- Increase household cash flow
- Save for retirement
- And more

3 WorldMetrics.org Report 2024: Employee Wellness Statistics



HELPING MEMBERS ON THEIR PATH TO SUCCESS.

United Teletech Financial is a not-for-profit financial cooperative that has been serving members and their families since 1967, helping them achieve their dreams. Originally established to meet the needs of Bell Labs employees, we now welcome anyone who lives, works, worships, attends school or volunteers in New Jersey, New York, Pennsylvania or Delaware. Immediate family of existing members, employees of our select employer groups and members of the New Jersey Consumer Council (NJCC) are also eligible.

We are proud to support organizations that contribute to the strength of our community. In today's challenging economic environment, people need a trusted guide to remind them that their dreams are still within reach. United Teletech Financial possesses the expertise and compassion to help our members make better choices and stay on their path to success.

80%

80% of employees indicated they would stay longer with an employer that offered financial wellness benefits.⁴

45%

Employees who participate in financial wellness programs are 45% more likely to say they are able to focus on work, leading to a measurable increase in productivity.⁵

52%

Organizations with wellness programs experience a 52% decrease in turnover rates.⁶

70%

70% of employees reported that financial wellness programs decreased their stress levels and increased their loyalty to their employer.⁷

Our team is ready to assist with quick setup and seamless integration with your benefits.

Let's get started.

Diana Petriello

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⁴PNC Bank Survey Financial Wellness in the Workplace 2023 ⁵PwC 2023 Employee Financial Wellness Survey

⁶WorldMetrics.org Report 2024 on Employee Wellness Statistics ⁷John Hancock Financial Stress Survey 2020





As a financial cooperative, United Teletech Financial offers many of the same services and products as banks, with one significant difference – we're owned by our members.

That means our earnings go right back to our membership in the form of better rates, fewer fees, and extra services!



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