



Welcome to XCEL Federal Credit Union

Meet the XCEL Team



CEO

Arlene Bernard



COO

Charles Giuliano



CIO

Michael Mahiya



CFO

Joanna Dabney



Director of Member Services

Deborah Gordon

What is a Credit Union ?



- *Member-Owned*
- *Not-for-Profit Financial Cooperative*
- *Higher Rates on Savings*
- *Lower Rates on Borrowings*
- *Focus is on Exceptional Member Service*
- *Financial Literacy for Members*

Getting to know XCEL



- *XCEL is a Federal Credit Union and was chartered in 1964 by the Port Authority of NY and NJ employees.*
- *One of the country's healthiest credit unions-governed by a volunteer Board of Directors who are elected from the credit union's membership.*
- *As we continue to grow, we are well capitalized with assets approaching \$200 million.*
- *We are federally insured, regulated and examined annually both by the Federal Government and an independent CPA firm.*

Coming Together



In April 2019, all NBCUniversal employees became eligible to join the XCEL Family and we would like to extend this benefit to the entire Comcast family.



PRODUCTS
&
SERVICES



Deposits

- *Savings*
- *Checking*
- *Certificates of Deposits*
- *Individual Retirement Accounts*
- *Money Market*

Loans

- *Courtesy Pay*
- *Personal Loans*
- *Credit Cards*
- *First Mortgage*
- *Home Equity Loans and Lines of Credit*
- *New & Used Vehicle Loans*
- *Motorcycle, Boat and RV Loans*

PLATFORM DEMO



- *Becoming an XCEL member*
- *Adding a Deposit Account*
- *Applying for a Loan*

Other Member Services






- *Dedicated Call Center*
- *Skip-A-Pay Loan Feature*
- *Paperless Statements & Notices*
- *Credit Card Loyalty Rewards*
- *Pre-Approved Loan Offers*
- *Financial Advisors (Lincoln Financial)*
- *Insurance Products*
- *Financial Literacy Program*
- *Travel Club*



My Offers

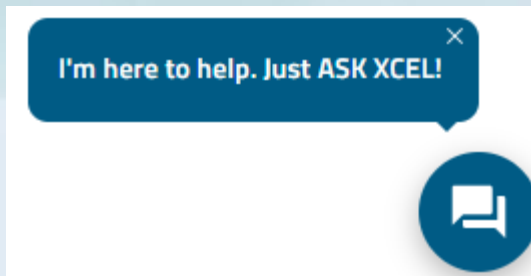
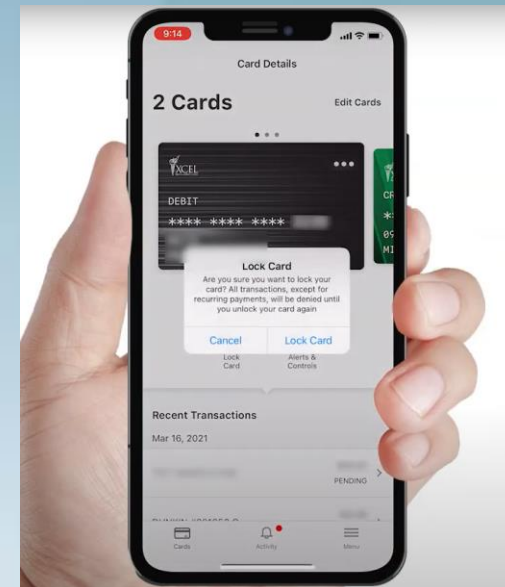
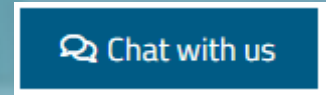
CONGRATULATIONS! Your excellent credit score has earned you some Pre-Approved loan offers from XCEL. Just click on the offer you are considering for more information including the loan amount and rate. Other terms and rates are also available.

Pre-Approved	Pre-Approved	Pre-Approved
 New Auto up to \$75,000	 Used Auto up to \$75,000	 Signature Loan up to \$20,000
TERM & APR: 72 months (2.49%) ▼	TERM & APR: 72 months (2.99%) ▼	TERM & APR: 72 months (8.99%) ▼
AMOUNT REQUESTED: \$75,000 ✎	AMOUNT REQUESTED: \$75,000 ✎	AMOUNT REQUESTED: \$20,000 ✎
EST. MONTHLY PAYMENT: \$1,122.75	EST. MONTHLY PAYMENT: \$1,139.25	EST. MONTHLY PAYMENT: \$360.40
Accept	Accept	Accept
Details & Disclosures	Details & Disclosures	Details & Disclosures

Digital Channels



- www.XCELfcu.org
- *Online/Mobile Banking and Bill Pay*
- *Mobile App*
- *Remote Deposit Capture*
- *Digital Wallet (Apple, Google & Samsung)*
- *SmartCard (Card Management)*
- *Text Messaging*
- *Chatbot*
- *Online Chat*
- *Online Account Opening*
- *Online Loan Application*
- *Online Loan Payments*





FLEXIBILITY & INTEGRATION

Flexibility & Integration

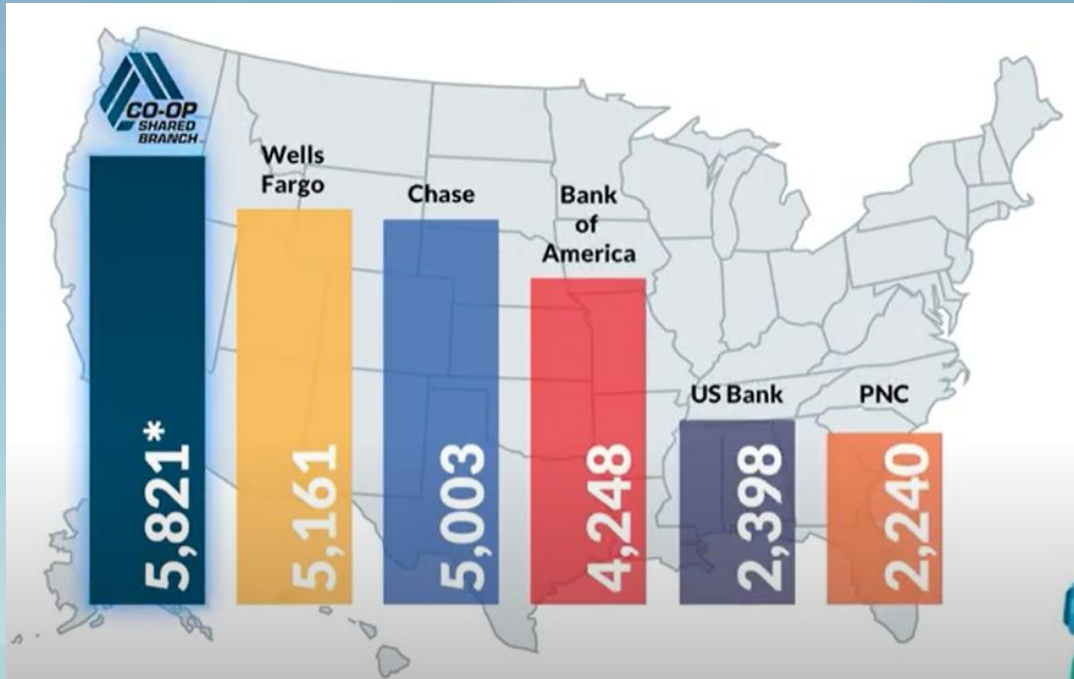


- *Dedicated Comcast Member Services Team*
- *Payroll Integration*
- *Virtual Teller Kiosks within Comcast Selected Offices*
 - ✓ *Philadelphia, PA*
 - ✓ *Manchester, NH*
 - ✓ *Atlanta, GA*
 - ✓ *Denver, CO*
- *Nationwide Mortgage Lending*
- *Interactive Financial Wellness Seminars*
- *Nationwide Branches & ATMs*

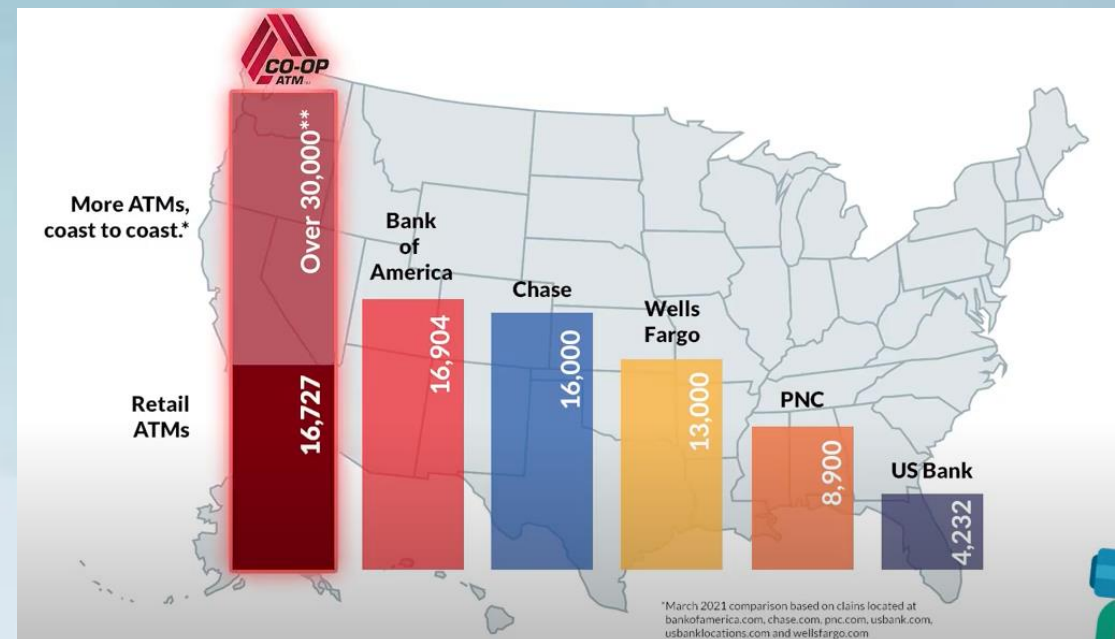
Shared Branches & ATM Locations



5,800+ nationwide cooperative branches



30,000+ nationwide surcharge-FREE ATMs





Alternative to Pay Day Loans

- *Short-term loans up to \$1,000.*
- *Low rate tied to Wall Street Journal Prime. (Prime + 3.00%)*
- *Apply online, through our mobile app or contact our call center.*
- *The credit union runs applicant's credit to check for open bankruptcies but does not consider information beyond that.*
- *Debt to income ratio is not considered for this type of loan.*
- *Up to six months to repay.*



Potential Comcast Subsidies

- *Fund Initial \$5 Employee Membership Deposit*
- *Subsidize Reduced Loan Interest Rates*
- *Reimburse Courtesy Pay & Skip-A-Pay Fees*
- *Matching Down Payment Funds for First-Time Home Buyers/Veterans*
- *Shared closing costs on real-estate loans*
- *Subsidize Rates on Deposits Accounts*
- *Customize Co-branded Credit & Debit Cards*

XCEL's Commitment



- *Dedicated XCEL staff to oversee the relationship between XCEL and Comcast employees.*
- *All XCEL loans to Comcast employees are at the risk of XCEL.*
- *Develop “Listen-And-Learn” webinars to help educate Comcast employees on XCEL’s offerings and products.*
- *Currently, a Comcast HR Director is a member of the XCEL Board of Directors.*

How do we make this a Successful Partnership?

- *XCEL needs to have the ability to access all Comcast employees.*
- *We need to partner with the Comcast financial coach to educate them on all XCEL products and services.*
- *We will assist your employees to reach their financial goals.*



XCEL's Mission Statement

To be the primary financial institution for our members by providing the highest quality affordable products and services, delivered with honesty and integrity in a convenient and secure manner for generations to come.



Thank You!

**We look forward to you becoming a member
of the XCEL family.**