

# Financial Wellness

## Elements Financial Federal Credit Union

- At-work financial resource that offers lower rates, fewer fees, financial health checkups, educational workshops, and much more
- This free financial benefit provides financial educational webinars on various topics
- Benefits of partnering with Elements Financial FCU:
  - Non-profit, member owned, so dividends are returned to members
  - One-on-one financial counseling on credit, budgeting and account reviews
  - Higher deposit rates and lower borrowing rates
  - Access to shared branching network
    - 78,000+ ATMs globally with no surcharge fees
    - 5,000+ shared branches nationwide, so can conduct most financial transactions at other credit union locations
    - Part of the CO-OP ATM and shared branching network, so located in many popular retailers such as Target, Walgreens, Costco and Circle K stores
  - Wealth management services to help members reach their savings and retirement goals
  - Visit <https://www.elements.org/genesys/events/> to learn more

