

■ Becoming a Select Employee Group

WHAT IS A SELECT EMPLOYEE GROUP (SEG)?

A Select Employee Group (SEG) is a partnership between a credit union and an employer. Employees gain access to the credit union's full range of financial products and services, personalized support and financial education resources, often with exclusive benefits and perks. When a company becomes a SEG, it demonstrates its commitment to its employees' well-being, which creates a more engaged, satisfied workforce.

THE CREDIT UNION ADVANTAGE: A QUICK COMPARISON

Unlike traditional banks, credit unions are not-for-profit cooperatives owned by their members. This means that credit unions prioritize the needs of their members over maximizing profits and it shows in their offerings. To become a member of a credit union, you must meet the credit union's eligibility requirements, which may involve working for a particular employer or living in a specific area. By becoming a SEG, your employees and their immediate family members can enjoy the benefits of credit union membership without the traditional eligibility requirements.

BENEFITS FOR YOUR EMPLOYEES

COMPETITIVE RATES AND FEES:

As a not-for-profit, the money Ardent earns goes back to members through low-to-no fees, lower loan rates and better savings rates compared to other financial institutions.

EXCLUSIVE PRODUCTS AND SERVICES:

Our rewards checking accounts have no monthly service charge and no minimum balance, while offering the opportunity to earn cash back or a higher interest rate. Members also have access to unique, free one-on-one services, such as our Auto Buying Concierge and First Home Concierge.

PERSONALIZED SERVICE:

Our team will craft tailored solutions to help your employees' meet their financial goals, while providing excellent member service.

FINANCIAL EDUCATION:

Your employees can take advantage of free financial education resources to help them make informed decisions about their money. This includes workshops, seminars, online tools and counseling on topics such as budgeting, building credit and investing.



HOW TO BECOME AN ARDENT SEG

The process to become a SEG is relatively simple. Ardent will need a few pieces of information, including:

- Contact name
- Number of employees
- Number of locations
- Business description

COMPANY OBLIGATIONS

As an Ardent SEG, we only ask that you inform employees of the partnership. We can provide materials for you to share. This partnership is not exclusive. You can choose to partner with other credit unions at the same time.