




University of North Carolina Wilmington Employee Discounts

Banking & Finance

Business	Discount
 <p>State Employees' Credit Union®</p>	<p>Visit www.ncsecu.org to learn more about “free tax preparation for qualified members” and national tax preparation services, which are a part of the IRS’ VITA (Volunteer Income Tax Assistance) program, free as long as you meet certain requirements and make \$40000 a year or less. Members who do not qualify for VITA can also use TurboTax through our website and receive a 15% discount and a free e-File option.</p> <p style="color: red; text-align: center;"><u>Member Appreciation Day May 27th!</u></p>
 <p>ALLIANCE CREDIT UNION</p>	<p>Offers their Bank@Work program to the employees of UNCW. With four locations in the Wilmington area, features of the plan include:</p> <ul style="list-style-type: none"> • Membership waived • Free interest bearing checking with direct deposit or \$50.00 average daily balance • Free gold debit card • Complimentary check sampler at account opening or basic checks at our cost • If credit is preapproved, minimum \$1000 visa credit line (normally \$500.00) • One waived NSF fee per six months

Human Resources provides this discount program summary information solely as a convenience to UNCW employees and their families. Human Resources does not warrant or recommend any product or service listed.

	<p>(January to June and July to December)</p> <ul style="list-style-type: none"> • Up to three complimentary cashier's checks or money orders per year • Complimentary E-statements and online banking • Saturday hours at our Racine location
	<p>UNCW employees are eligible for "Bank of America at Work" Account holders can experience additional value and convenience through:</p> <ul style="list-style-type: none"> • Free or discounted pricing on checking <ul style="list-style-type: none"> • Free Online Banking with Bill Pay <ul style="list-style-type: none"> • Preferred rates on loans • Closing Cost Credit on mortgages <ul style="list-style-type: none"> • And More! <p>You can also receive personalized service by visiting any Bank of America Banking Center, or by visiting the Bank of America at Work™ website. This website is maintained exclusively for Bank of America at Work customers and is always open. It serves as an excellent source of information about the banking benefits you are entitled to. The Bank of America at Work site also provides financial information and interactive tools, like financial calculators that can help plan ways to meet individual financial goals.</p>
	<p>UNCW Employees are eligible for BB&T@Work. Benefits include:</p> <ul style="list-style-type: none"> • Free Checking with direct deposit • Free OnLine® Banking with Bill Pay • Bonus interest rates on savings accounts, select CDs and IRAs • Regular Savings with no minimum balance requirement <ul style="list-style-type: none"> • The Plus Package for FREE – premium savings, security, travel and entertainment benefits • \$15 discount for a one-year safe deposit box rental (when available) <p>Enroll at local BB&T financial center or online at BBT.com/atwork</p> <ul style="list-style-type: none"> • 0.25% interest rate discount on home equity loans/lines

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	<ul style="list-style-type: none"> ● Closing cost discounts on home equity loans/lines ● \$300 discount on a new BB&T mortgage loan See this flyer for more details! If you are already a BB&T customer you can request that your account be coded under UNCW's BB&T@Work account.
<p>National Mortgage Access, Inc.</p>	<p>National Mortgage Access, Inc., is pleased to offer faculty and staff a \$500 credit towards closing costs on any home purchase or refinance mortgage. They have access to the best loan programs in the country including conventional, FHA, VA, interest only, and "stated income" (no income verification). This offer is only available on closed loans originated through the undersigned. National Mortgage is located at 5710 Oleander Drive, Suite 104. Office: 910.791.1982 E-Fax: 1-866-741-2984 Toll Free: 800.552.4512</p>
	<p>Olympic Mortgage Consultants offers to pay \$250 of the appraisal that is required for most loan transactions at closing. This discount can be combined with any other promotional discount they may be offering at the time also. Bill Haines, Owner, and many of his employees are proud graduates of UNCW and are willing to assist faculty, staff and students in any way possible. Their offices are located at 400 Carl Street, #201, Wilmington. Office 910-794-8353; Mobile 910-262-5183, or Fax 910-794-8360.</p>
	<p>SunTrust at Work (code 85250) offers UNC-Wilmington employees a choice of <u>premium</u> checking accounts with an automatic waiver of the monthly maintenance fee. Employees can choose between Smart Solution Checking and Preferred Checking. For more information on SunTrust at Work, visit www.suntrust.com or stop by the SunTrust Bank located across from UNC-Wilmington at 820 S. College Rd. during normal branch hours of Monday-Friday 10am-7pm and Saturday from 10am-4pm. If you have any questions you would like answered via email, please send questions to James.e.brown@Suntrust.com</p>

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UNCW employees are eligible for the Premier package of Wachovia At Work, an employee benefits program that provides preferred pricing on a wide range of financial services. Highlights of the benefits are listed below.

- No minimum balance requirement
 - No monthly service fee
 - Free Online Banking with BillPay
- Check Card with no monthly fee and Free Visa Extras
- Free standard-size safe deposit box for one year
- The You're Covered Card (one day waiver of NSF fees during first year of account opening - Free first order of standard checks plus \$10.00 discount on all future orders Crown Premier/Crown Classic

Enjoy all the benefits of At Work Regular Checking plus:

- .20 Bonus Interest on Checking
- Two withdrawals each month at other banks; ATM's with no Wachovia fee and many extra perks!

Or:

AT WORK Crown Access- with tiered interest and a lower balance requirement Special Rates on Certificates of Deposit, loans and mortgages, brokerage services and financial services. For a detailed listing please visit [Wachovia's website](#) or contact Scott West, Financial Specialist, at their location directly across from campus at 590 South College Road. Telephone 910.452.4420 or email: scott.west@wachovia.com