



Bill Partin
President/CEO

Still on the fence about using Mobile Banking? Here are 3 things to consider.

Our mission at Sharonview is to enrich our members' lives, and as part of that, we strive to make it easier for you to conduct your finances in the ways that work best for you.

If you have an iPhone™, iPad™ or Android™ based smartphone or tablet, and you have yet to try our mobile apps, then here are some reasons you may want to put these apps on your device sooner rather than later.

1) Ultimate convenience – Our mobile apps are designed to save you time and effort. You can access your Sharonview accounts anytime and just about anywhere. A computer is great when you have one around, but what about when you're out and about, and you remember that bill that needs to be paid, or when you want to deposit a check, but don't have time to get to one of our branches or ATMs?

Convenient features of our mobile app include:

- a. Pay Bills – You choose who, how much and when. Create a payment or even add a new bill right from the Sharonview mobile app.
- b. Deposit Checks – Deposit your checks just by taking a picture. We love talking to you when you're in our branches, but it's ok if you want to avoid a trip just to deposit that check that's been sitting on your dresser for the past couple of weeks.
- c. Quick Balance – Know your balance in seconds. Sure, logging in is quick and easy, and we're going to make it ever better. Soon you will be able to see your balance and most recent transactions on your mobile device without even needing to log in.

2) Industry leading security – Our Sharonview apps use industry leading authentication processes to help you maintain a safe and secure experience as you access your accounts and perform transactions.

a. Authentication – We make sure it's really you by not only testing your knowledge of your password, but also by making sure your device is approved. You only need to approve it the first time, and then we'll recognize your smartphone the next time, so you can skip that step. If someone were to try to access your account from another phone or computer, they would be unable to do so without you approving it by text or call using your phone number you have registered with us.

b. Biometrics – iPhone users can currently use their fingerprints to access the Sharonview apps, and soon we will be adding eyeprint verification, so you only need to look at your screen, and you can log in.

3) Members love using our mobile apps – Still not sure? Don't just take our word for it. Take a look at our app ratings in the Apple App Store and in Google Play. We've seen some great comments from our members sharing their experiences with the apps.

Regards,

Bill



More Ways to Grow Your Money

23-Month "Raise Your Rate" Certificate

1.25%
APY*

13-Month Certificate

1.00%
APY*

Why choose a certificate?

- ◆ Safe & secure
- ◆ Higher returns
- ◆ IRA dollars welcome

Contact us to get started today!



Contact us for further information about applicable terms and fees.



Home Improvement Loans

Do you need to update your kitchen, replace old carpet or build a new deck? You can make all your home updates – large or small – with Sharonview's Home Improvement loans (also known as a Home Equity Loan or Line of Credit). We have low rates and flexible options to meet your needs.

To apply, visit your local branch, call us, or visit www.sharonview.org.



talk about savings.

say hello to the Sprint Credit Union Member Discount.

Consumers
Save

10%

Businesses
Save

15%

On select regularly priced Sprint monthly service.
Plus, waived activation & upgrade fees
(up to \$36 in savings each).



Learn more

- Call: 877.SAVE.4.CU
- Visit: www.SprintStoreLocator.com
- Click: LoveMyCreditUnion.org/Sprint

Be sure to mention this code for your discount

- Consumer: NACUC_ZM
 - Business: NACUC_ZDS_ZM
- Credit union membership validation required.



Get your FREE Love My Credit Union Rewards app and simplify credit union membership validation.

Sprint



LOVE MY CREDIT UNION REWARDS

Like Sharonview? Refer a friend!

If you like the Sharonview experience, pass it along to your friends and loved ones. As a Sharonview member, your family members (including your spouse, children, siblings, parents, grandparents and grandchildren), as well as anyone living in your household are eligible to join and take advantage of the money-saving products and services Sharonview offers. Your co-workers, friends and neighbors may also be eligible to join.

We provide the money-saving benefits of Sharonview membership to over 600 business partners and their employees. Your friends and their family members may qualify to join through these companies. As an additional option, they could join through one of our partner associations. By paying a small membership fee, you become part of one of these wonderful community organizations and become eligible for Sharonview membership.



For more information on how to join visit www.sharonview.org, go to your local branch or call us at 704.969.6700 or 800.462.4421.

Sharonview Checking: No Fees, No Minimums, and No Hassle

Are you tired of “free” checking accounts that have minimum balance requirements or hidden fees? Sharonview’s Free Anywhere Checking really is just that – free. There are no balance minimums and no monthly fees. You can also earn rewards, and get reimbursed up to \$10 per month in ATM fees* in the event that you are not near one of our 30,000+ CO-OP surcharge free ATMs.



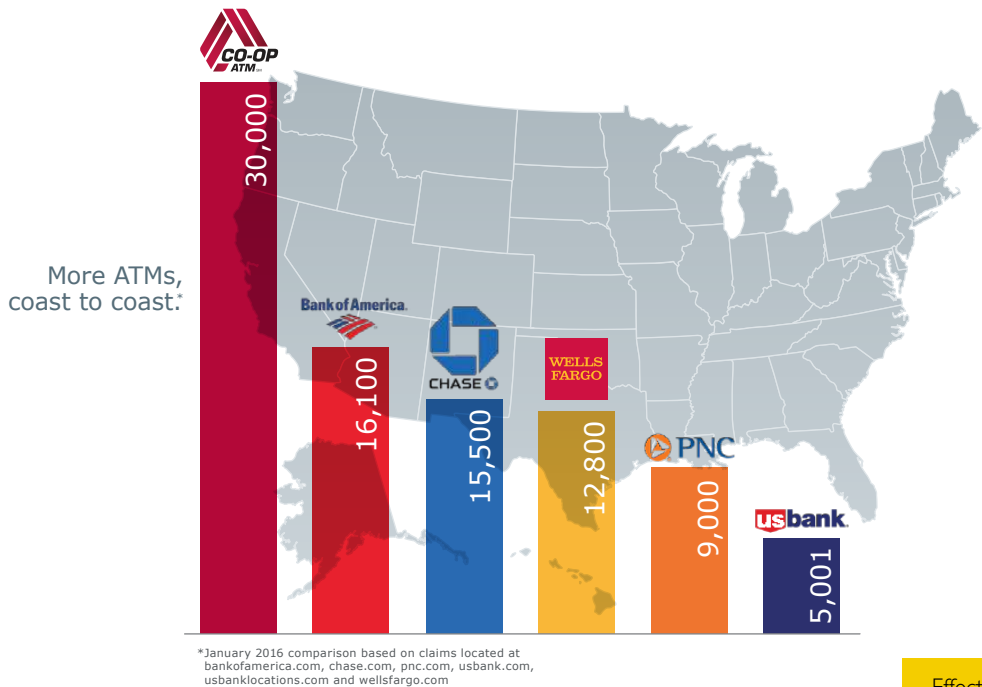
Make the switch today.

Visit www.sharonview.org/switchkit to get started.

*Some restrictions apply. Surcharge fees from ATMs outside of the U.S. will not be reimbursed.

Avoid ATM Fees with the CO-OP Network

Did you know that as a Sharonview member, you have access to the largest ATM network in the country? The CO-OP network features 30,000 ATMs country-wide. That’s more than Wells Fargo, Bank of America and Chase.



To find a surcharge-free ATM near you, text your zip code to 692667, use the ATM locator on your SFCU app (available in the App Store and Google Play), or visit www.sharonview.org/Locations.

Effective April 1, 2016, a \$1 fee will be charged for transactions done at ATMs outside the CO-OP network.

TruStage Insurance

In addition to offering a wide variety of traditional financial products including share certificates, savings accounts and loans, we also offer insurance policies to meet your needs.



Sharonview has a longstanding partnership with TruStage™, a company that offers superior pricing on AD&D, auto and home insurance through their relationships with CMFG Life Insurance Company, Liberty Mutual and Esurance.

In addition to their competitive pricing, Sharonview members receive a discount up to 10% for auto insurance and a discount up to 5% for home insurance. More than 40% of our members use a TruStage Insurance product, and we hope that you'll join them and consider using TruStage for your auto, home and life insurance needs.

Visit www.sharonview.org/personal/insurance for more information.

TruStage™ insurance products and programs are made available through TruStage Insurance Agency, LLC. Life insurance and AD&D insurance are issued by CMFG Life Insurance Company. Auto and Home Insurance Program are issued by leading insurance companies. The insurance offered is not a deposit, and is not federally insured, sold or guaranteed by your credit union.

IT'S 2016: DO YOU KNOW WHO YOUR BENEFICIARIES ARE?

Content developed by LPL Financial

A MESSAGE FROM

SHARONVIEW
FINANCIAL SERVICES

Whether you're wealthy or earn a modest income, there is one estate planning concern that is shared by people from all walks of life—the decision of who gets what when you're gone. While some individuals logically assume that a will is the only official forum to express such decisions that is not always the case. Often, an equally important issue in estate planning is whom to name as beneficiary on life insurance policies and retirement plan accounts such as 401(k)s and IRAs, since these assets are passed on regardless of what may be spelled out in a will.

Naming beneficiaries can be complicated and could present unintended consequences to the beneficiary. For instance, an improper designation could make life difficult for your family in the event of your untimely death by putting assets out of reach of those you had hoped to provide for, possibly even increasing their tax burdens. Further, if you have switched jobs, become a new parent, divorced, married, or survived a spouse or child, your current beneficiary designations may need to be updated.

At your next financial review, be sure to include a beneficiary review as part of that process. Here are a few general pointers to keep in mind when naming beneficiaries, followed by some specific guidelines for insurance policies, employer-sponsored retirement plans, and IRAs.

General Considerations

- ♦ Age of beneficiary. Many policies and plans will not directly transfer assets to minors until a trustee or guardian is approved by a court.
- ♦ Ability of beneficiary to manage assets. Perhaps a trust set up in the person's name would be better than a direct transfer.
- ♦ Naming contingent beneficiaries. Should something happen to your primary beneficiary, the contingent beneficiary would receive your assets.

Be sure to name contingent or secondary beneficiaries. This means that if the primary beneficiary has died, the proceeds would go to the secondary individual or trust. If there are no surviving beneficiaries, then your beneficiary is generally the "estate of the insured," which means the death benefits end up being probated and ultimately distributed according to the instructions of the decedent's last will and testament. If an individual dies without a valid will (intestate), then the order of legal beneficiaries to whom assets are distributed is specified by that state's law.

Retirement Plans and IRAs

Federal law generally requires that a spouse be the primary beneficiary of a 401(k) or a profit-sharing plan account unless he/she waives that right in writing. A waiver may make sense in a second marriage -- for example, if a new spouse is already financially set or if children from a first marriage are more likely to need the money. Single people can name whomever they wish as beneficiary of a retirement account, and nonspouse beneficiaries are now eligible for a tax-free transfer to an IRA. The IRS has also issued regulations that dramatically simplify the way certain distributions affect IRA owners and their beneficiaries. Consult your tax advisor on how these rule changes may affect your situation.

Keep Your Plan Up-to-Date

When completing overall estate plans and wills, it is imperative to readjust all beneficiary designations so that your estate plan accurately reflects your intentions. Remember, outdated beneficiary designations (e.g., older parents or ex-spouses) could misdirect the intended flow of an entire estate plan unless changed now. Also keep in mind that beneficiaries are paid directly as named. Thus, beneficiary designations are not governed by the directions of last wills and testaments. As is always the case with estate planning, consult with qualified professionals concerning your particular situation in order to ensure that your beneficiary designations are in tune with your goals.

For more information, or to schedule a FREE, no-obligation consultation, call us at 704.973.2625 or 800.462.4421 x2625, or visit us online at www.sharonview.org/SFS.

This article was prepared by Wealth Management Systems Inc. The opinions voiced in this material are for general information only and are not intended to provide specific advice or recommendations for any individual. We suggest that you discuss your specific situation with a qualified tax or legal advisor. Please consult me if you have any questions. LPL Financial Representatives offer access to Trust Services through The Private Trust Company N.A., an affiliate of LPL Financial. Because of the possibility of human or mechanical error by Wealth Management Systems Inc. or its sources, neither Wealth Management Systems Inc. nor its sources guarantees the accuracy, adequacy, completeness or availability of any information and is not responsible for any errors or omissions or for the results obtained from the use of such information. In no event shall Wealth Management Systems Inc. be liable for any indirect, special or consequential damages in connection with subscribers' or others' use of the content. 1-455920



Chuck Coveney
LPL Financial Advisor



Ginger Boucher
Sales Assistant



Yolanda Wilson
LPL Registered
Service Associate



Dwayne Clendaniel
Vice President,
LPL Financial Advisor