



**ADDISON AVENUE**  
FEDERAL CREDIT UNION

We Listen. You Prosper.<sup>SM</sup>

## About Addison Avenue Federal Credit Union

It is our core belief at Addison Avenue that we can help people make their lives better. Through our full service atmosphere, full range of products, and our Investment Services Division, we are set apart as a Credit Union that can help solve our members' real life problems and direct them towards achieving financial freedom— at any stage of life.

We began serving Hewlett Packard employees over 50 years ago. Since then, we have increased our membership, added new products and services, and introduced the technology needed to simplify the lives of our members.

Our name comes from the garage—that legendary place on Addison Avenue in Palo Alto, CA where Bill Hewlett and Dave Packard began the startup known today as HP.

A SEG-based (Select Employee Group) credit union, Addison Avenue specializes in meeting the needs of high-tech companies. In addition to being a full-service financial institution, Addison Avenue specializes in helping relocating employees, seeing members through the process of mergers and acquisitions, and providing guidance for international employees new to the country. Addison Avenue has a history as old as Silicon Valley itself but is moving into the future with the spirit of a young, emerging company.

Addison Avenue is the 42<sup>nd</sup> largest credit union in the U.S. (out of approximately 7,700 credit unions nationwide) with more than \$2.5 billion in assets and \$217 million in reserves. This produces a capital ratio (reserves to assets) of 8.78%. The National Credit Union Administration has rated Addison Avenue Federal Credit Union among the safest credit unions in the country.

The credit union's investment division, Addison Avenue Investment Services\*, is a premier investment services division in the credit union industry. Through their broker dealer Essex National Securities, Inc., member FINRA/ SIPC, Investment Services offers Full Service and Online Trading investment options to the credit union's more than 155,000 members.

Addison Avenue has job-site locations in nine states and Puerto Rico. Committed to serving the needs of all of its members, the credit union also maintains community branches in California and Colorado, as well as a thriving online banking option.

Addison Avenue is proud of its HP heritage. HP employees founded Addison Avenue and shepherded its growth for more than 50 years. Our sponsors now include HP and Agilent Technologies, CH2M HILL, Cisco, Philips Electronics, Hitachi and many others. For a complete list of sponsor companies, locations and more information about Addison Avenue's products and services, visit [addisonavenue.com](http://addisonavenue.com).

### At a Glance:

- 21 branches that serve over 155,000 members across the US and Puerto Rico
- Competitive rates on auto loans, personal, mortgages, equity lines of credit
- Convenience and Security through free online banking and Web BillPay Services
- Toll-free nationwide customer service support 24 x 7
- Access to more than 25,000 surcharge-free ATMs nationwide



**ADDISON AVENUE**  
INVESTMENT SERVICES

CA Agency License #0D34067

\*Products and services offered through Essex National Securities, Inc., member FINRA/SIPC and Essex of the Pacific Insurance Agency, Inc., which are affiliated with Addison Avenue Federal Credit Union.

Not Guaranteed by the Bank or Credit Union	Not FDIC/NCUA/NCUSIF Insured	Not a Deposit
Not Insured by Any Federal Government Agency	May Lose Value including Loss of Principal	