WATER CREDIT UNION

A MOVEMENT • NOT JUST A BANK

LET'S WATER WHAT MATTERS

Join the Movement to Grow Communities, Heal the Planet, and Reimagine Banking with Water Credit Union

Rajesh Patil

Founder, Water Credit Union

watercu.com

LET'S WATER WHAT MATTERS

A Founding-Member Invitation from Water Credit Union

Water Credit Union · watercu.com

Water Credit Union is a proposed institution. Products, cards, and services described here are planned and are not yet available; they remain subject to charter approval, regulatory requirements, and board authorization. This book is not legal, financial, tax, or investment advice.

First Edition • 2026

Contents

A note before you begin

Water Credit Union is an idea in formation. It is not yet a chartered financial institution and is not yet insured by the National Credit Union Administration (NCUA). The products, cards, and services described in this book are our plan and our promise — not yet available today. Every reference to them in this book should be read in that spirit: this is where we are going, together, and we want you to help decide how we get there.

PART ONE

A Movement Called Water

Where it all begins

CHAPTER 1

Welcome to Something Different

You have probably opened a bank account before without ever once feeling anything about it. That is not an accident. Most financial institutions are built to be forgettable — a place your money passes through, not a place that stands for anything.

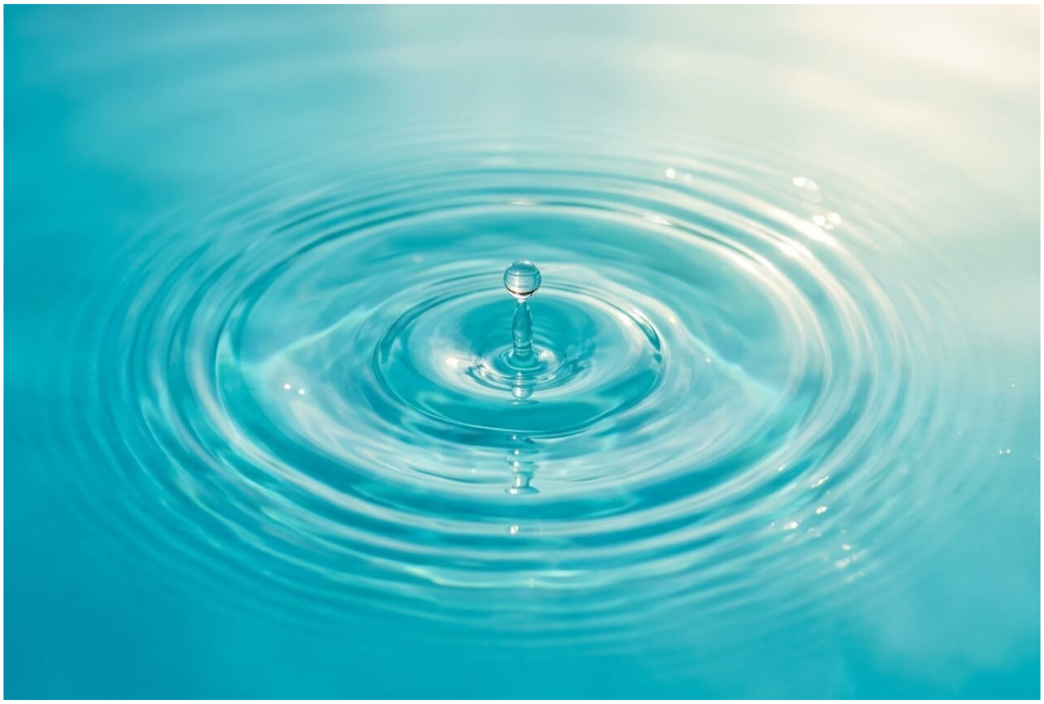
Water Credit Union is being built to be the opposite of forgettable. We are a movement before we are an institution: a community of members, business owners, and everyday people who believe that where you keep your money should reflect what you actually care about — your community, your future, your family, your planet.

> *Water sustains every living thing, asks for nothing in return, and finds its way to wherever it is needed most. We built this credit union to do the same thing for the people and communities it serves.*

This book is an invitation. Whether you are an individual looking for a financial institution that actually stands for something, a solopreneur or entrepreneur building something of your own, or a business owner who wants to bring something meaningful to your team, this book will show you what we are building, why we are building it, and how you can be part of it from the very beginning — as a founding member of the movement, not just a customer who arrived after everything was already decided.

CHAPTER 2

Why We Are Called Water



Transparent, clear, unbiased, adaptable — the discipline behind the name.

The name is not decoration. It is a discipline we hold ourselves to.

Transparent

Clear water lets you see all the way to the bottom. We commit to the same standard in how we explain our rates, our fees, and our decisions — nothing hidden, nothing buried where you would not think to look.

Clear

Water carries no confusion about what it is. Our products and our guidance will be explained in plain language, so you always understand exactly what you are getting and why.

Unbiased

Water flows toward what needs it, not toward whoever can pay the most for its attention. As a member-owned cooperative, we do not answer to outside shareholders looking for the highest possible return — we answer to you.

Adaptable

Water takes the shape of whatever holds it, without ever stopping being water. We intend to adapt to your life — whether you are a first-time saver, a growing family, or a business scaling past its first million dollars — without ever losing what makes us a credit union: not-for-profit, member-first, always.

CHAPTER 3

A Movement to Heal the Planet, One Swipe at a Time

We believe a financial institution can do more than move your money — it can put that movement to work for something larger than any single transaction.

We are designing the Water Card — available in Ocean Blue, Forest Green, and Pure Water — as a debit card that does more than most cards ever attempt. Every time a member uses it, a portion of that purchase is planned to go toward funding clean drinking water for communities that need it, supporting reforestation and watershed restoration, and preserving the water systems every living thing depends on.

> **Please note:** *The Water Card, its designs, and its environmental funding programs are planned products, not yet available. Rates, terms, and features are illustrative. Join the waitlist at watercu.com to help shape what actually launches.*

This is not a marketing gesture bolted onto a bank account. It is the entire point. We named this institution after water because water is the resource every person, every business, and every ecosystem on this planet depends on — and because we believe an institution built around water's values should spend part of its energy protecting the actual water and land that sustain us.

Every member who joins Water Credit Union becomes part of that effort automatically, just by banking the way they already do — no extra step, no extra cost, just a swipe that ripples further than the transaction itself.

PART TWO

Not a Bank — Something Better

The cooperative difference

CHAPTER 4

Why Credit Unions Exist

Credit unions were never invented to be friendlier banks. They were invented to give ordinary people an alternative to institutions that profit from them.

In 1864, a small-town German mayor named Friedrich Wilhelm Raiffeisen organized farmers to pool their own money and lend to one another on fair terms, instead of depending on moneylenders who charged whatever the market would bear. Decades later, in 1909, an American named Edward Filene helped write the first credit union law in Massachusetts — choosing the words “credit” and “union” on purpose: credit, to stand against predatory lending, and union, to stand with working people. In 1934, President Franklin Roosevelt signed the Federal Credit Union Act, and the idea took root in communities across America.

> *The idea underneath all of it has never changed: people do better when they pool their resources and govern them together, instead of depending entirely on institutions built to profit from them.*

Every credit union in this country, including the one we are building, exists because of that same idea. When you join a credit union, you are not opening an account with a company. You are becoming an owner of a cooperative — with a vote, a voice, and a direct stake in how it treats you and everyone else who belongs to it.

CHAPTER 5

Why This Movement Matters Right Now

You may not know this, but the number of credit unions in America has been shrinking for years — not because people stopped needing them, but because many were built decades ago around a single employer or a single neighborhood that no longer reflects how people actually live and work today. Meanwhile, the fastest-growing part of the American economy — solopreneurs, entrepreneurs, and small business owners — is often the least well served by both large banks and by the credit unions built for an earlier generation.

We started Water Credit Union because we believe this moment calls for something built specifically for how people actually work and live now — not a patched-up version of an older model, and not a bank whose only real loyalty is to its shareholders.

CHAPTER 6

A Founder's Pledge

Rajesh Patil — Founder, Water Credit Union

I have spent 25 years in and around credit unions — as a member, and for the last 15 years, working inside the industry itself, including five years as a digital transformation leader at First Tech Federal Credit Union, one of the country's larger credit unions. I have seen, from the inside, everything credit unions get right that banks never will, and everything that keeps a good idea from reaching the people who need it most.

I made a personal pledge to build Water Credit Union because I believe the cooperative model — member-owned, not-for-profit, mission before margin — deserves to be built for the next generation, not just preserved the way it was. This book, and everything in it, is that pledge made specific.

> **A promise:** *Water Credit Union will always be member-owned. We will never sell to shareholders, and we will never put a return on someone else's investment ahead of what is fair for you.*

PART THREE

A Membership Built Like Nothing Else

Value you can feel

CHAPTER 7

Prime for Your Financial Life

Think about the last time a subscription actually felt worth what you paid for it — not because you were locked in, but because it genuinely saved you time, money, or worry every single week. That is the standard we are holding ourselves to.

Membership at Water Credit Union is designed to feel useful constantly, not just on the day you open an account. Every year, we intend to send you a Water Value Statement — a plain-language summary of the interest you earned, the fees you avoided, the rewards you received, the discounts you used, and the time we estimate we saved you. If membership is not visibly paying for itself, that is a signal for us to do better, not a cost for you to accept quietly.

- Every benefit will be easy to understand and easy to redeem — no fine print designed to be missed
- Any requirement to qualify for a benefit will be disclosed clearly before you enroll, never after
- Premium benefits will never come at the expense of good service for members with smaller balances
- Rewards will be designed to encourage healthy financial habits, not to encourage spending or borrowing more than you should
- Your data will never be sold, and any personalization will be something you can see, understand, and turn off

CHAPTER 8

Your First 90 Days

Joining a new financial institution can feel like a lot at once. We are designing the first 90 days of membership specifically so that never happens — introducing what you need, when you need it, instead of every feature on day one.

- Day 1: verify your identity, open your core accounts, set up secure passkey sign-in, and meet a real person who can answer your questions
- Week 1: fund your account, set up bill pay, configure your card controls, and complete a quick security checkup
- Day 30: we look at your actual cash flow and help you activate the benefits that fit your life, like recovering a fee you shouldn't have paid elsewhere
- Day 60: we introduce credit-building and protection options relevant to where you are
- Day 90: you receive your first personalized value statement, showing exactly what membership has done for you so far

CHAPTER 9

Just Talk to Us

You should be able to ask, in your own words, “Can I afford this?” or “Did my client pay yet?” or “Freeze my card” — and get a clear answer or a completed action, not a maze of menus.

Every meaningful action — moving money, opening an account, applying for credit, changing a beneficiary — will be explained to you in plain language before it happens, with a confirmation step sized to how serious the action actually is. Simple questions should be answered instantly. Anything involving your money moving somewhere new should always give you a clear chance to say yes, first.

> **Our promise:** *You will always be able to see a clear history of what happened in your account and why — and you can ask for a human being at any point in the conversation, without having to explain your whole situation over again from the beginning.*

PART FOUR

Products Built Around Real Life

Built for how you actually live

CHAPTER 10

Everyday Banking, Done Simply

The basics, done well: personal and business accounts, savings accounts that actually grow, and named savings buckets you control — separate pots for taxes, payroll, emergencies, equipment, or that trip you're saving for, so your money is organized before you even have to think about it.

- Debit cards with instant alerts, spending controls, virtual card numbers, and the ability to lock a card the moment something feels wrong
- Payments that just work: transfers, bill pay, person-to-person payments, mobile check deposit, and clear status on every payment in motion
- For business owners: invoicing, payment links, recurring billing, and automatic reminders when a client hasn't paid yet
- Cash-flow rules that can automatically sort incoming money into the right buckets — operating funds, tax reserves, emergency savings, and your own pay — without you doing it by hand every time

CHAPTER 11

Credit and Capital, Built on Reality

Most lenders want to see payroll records and years in business before they take you seriously — even when your business is genuinely doing well without either. We intend to underwrite based on your real, verified cash flow, not a template built for a different kind of business.

We are also designing a progressive path to credit: you might start with a secured card or a small reserve-backed line, and grow into a larger working-capital facility or equipment financing as your track record builds — with the criteria for that growth published clearly, not hidden behind a black box.

- Business and personal credit cards with responsible limits and clear expense tracking
- Working-capital lines of credit based on your actual cash flow and relationship history
- Equipment, technology, and vehicle financing when the timing is right for your business
- Credit-builder products and coaching for members establishing or rebuilding their credit
- Emergency, small-dollar alternatives designed specifically to help you avoid predatory lenders in a pinch

> **Please note:** *All credit and lending products described in this book are planned offerings, not yet available, and remain subject to underwriting approval once launched.*

CHAPTER 12

Running Your Business Like a Pro

If you are a solopreneur or run a small team, we want your dashboard to answer five questions at a glance: What came in? What has to go out? What's actually available to spend? What should be set aside? And what needs your attention right now?

- A real-time cash position and forecast, not a snapshot that's already out of date
- Outstanding invoices and expected payments, tracked automatically
- Upcoming bills, taxes, and subscriptions, so nothing catches you by surprise
- A running estimate of profit and what you can safely pay yourself
- Help drafting invoices, tracking receipts, and flagging expenses — with everything you need for your accountant organized and ready

We know business money and household money are rarely as separate as a spreadsheet pretends they are. Our goal is to help you understand both together — owner pay, benefits, insurance, retirement contributions, and emergency reserves — without losing the legal and accounting separation your business actually needs.

CHAPTER 13

Taxes, Retirement, Insurance, and Benefits

Self-employment means you are your own HR department, whether you wanted that job or not. We intend to make that job easier.

- Quarterly tax estimates, automatic tax reserves, and deadline reminders, so tax season stops being a crisis
- Retirement options built for the self-employed — SEP IRA, SIMPLE IRA, Solo 401(k), and traditional IRA access through qualified providers
- Access to health, disability, life, professional liability, and cyber insurance through licensed partners, with plain-language education on the real tradeoffs
- Estate planning, beneficiary designation, and succession guidance through qualified professionals when you need it

> **Please note:** *Insurance, tax, and retirement products are delivered through licensed and qualified third-party partners, not as direct advice from Water Credit Union, and are planned offerings not yet available.*

CHAPTER 14

The Paperwork, Made Simple

Starting and running a business comes with a mountain of administrative work that has nothing to do with actually running the business. We want to shrink that mountain.

- Business formation education, EIN and registration checklists, and reminders for annual filings
- A secure document vault for formation records, tax documents, contracts, insurance policies, and licenses — all in one place
- Compliance calendars tailored to your specific business type and location, clearly labeled as informational, not legal advice

CHAPTER 15

The Water Marketplace: Your Collective Buying Power

On your own, you have limited leverage to negotiate a better deal on software, insurance, or everyday business tools. As part of a cooperative with thousands of members, we believe you should have real buying power — and we intend to put it to work for you.

If your AI concierge notices you are paying for several overlapping software subscriptions, it may show you a consolidated option and tell you exactly how much you would save — clearly, and honestly. We will disclose whenever Water receives compensation for showing you an offer, and you can always turn off personalized offers if you would simply rather not see them.

- Every partner is vetted for security, privacy, financial stability, and service quality before being included
- We commit to a standard that keeps out predatory, misleading, or mission-inconsistent offers, no exceptions
- You can suppress entire categories of offers, or opt out of personalized offers altogether, at any time

CHAPTER 16

The Water Card: Every Swipe Heals the Planet

The Water Card — planned in Ocean Blue, Forest Green, and Pure Water. (Concept shown.)

Of everything we are building, the Water Card is the clearest expression of what this movement is actually for. It is planned as a debit card — available in Ocean Blue, Forest Green, and Pure Water designs — where a portion of what you spend helps fund clean drinking water for people who need it, supports reforestation and watershed restoration, and contributes to water conservation efforts protecting the most essential resource on Earth.

- Bring Clean Water — funding safe drinking water for communities at home and abroad
- Protect Nature — supporting reforestation and the health of rivers, soil, and plant life
- Preserve Water — backing conservation efforts for this generation and the next
- Empower People — because every swipe should ripple outward into fairer finance and healthier communities

Please note: *The Water Card is a planned product and is not yet available. Card designs are concepts. Join the waitlist to help shape it and be first in line when it launches.*

CHAPTER 17

The Water Device Program

For qualified members, we are exploring offering a secure smartphone and connectivity bundle as an earned membership benefit — not just a phone, but a trusted way to reach your accounts, your identity, and your AI concierge without juggling a dozen different apps.

- A modern smartphone configured for secure access to Water services, with passkeys, biometrics, and a secure digital wallet built in
- Cellular service, or a service credit, depending on the final program design
- Upgrade eligibility over time, based on clearly disclosed factors like deposit activity, responsible card use, and tenure — never in a way that excludes anyone unfairly
- Full support for onboarding, accessibility setup, and human help if you need it

Two commitments matter as much as the device itself: core banking will always remain available on your own device and through non-digital channels — the Water device will never become a requirement for ordinary membership — and we will never use information from the device for marketing or credit decisions without your clear, informed consent.

> **Please note:** *The device and connectivity program is a planned benefit and is not yet available. Final structure, eligibility, and economics are still being designed.*

PART FIVE

Banking, Reimagined with AI

Just talk — and it happens

CHAPTER 18

Meet Your AI Concierge

The defining experience of Water Credit Union is a secure financial concierge you can simply talk to — by voice or by text. You should not need to know which menu, which department, or which form is required. You should be able to say what you want, get a clear explanation, approve it, and see it confirmed.

- Conversation first, not conversation only — you can always use voice, text, the app, the website, a branch, video, or the phone, whichever fits the moment
- Explain before acting — you will always see what is about to happen, how much, when, and whether it can be undone, before it happens
- Bigger actions get bigger confirmations — a balance check should be instant; moving your life savings should never be one careless tap
- Context carries forward — if you're handed off to a person, they will already know what you've told the concierge, so you never have to repeat your story
- Honesty about uncertainty — the concierge will tell you plainly when it isn't sure, when a number is an estimate, or when you genuinely need a licensed professional instead
- Accessible by design — captions, screen-reader support, larger text, slower speech, language options, and caregiver permissions, built in from the start, not bolted on later

CHAPTER 19

Your Team of Specialized Agents

Behind the single conversation you have with Water, several specialized AI agents are designed to work together — each one built for a specific part of your financial life, the way a larger company might have a whole team handling what you're trying to do alone.

AI Personal Banker

Handles account information, everyday service, transfers, and product questions, and knows exactly when to bring in a human being.

AI CFO

Helps with cash-flow forecasting, scenario planning, and understanding how your business is actually performing — the kind of thinking a larger company would pay a real CFO for.

AI Bookkeeping Assistant

Helps categorize transactions, reconcile your accounts, manage receipts, and flag anything that looks like an exception worth a second look.

AI Tax Readiness Assistant

Keeps your tax reserves on track, reminds you of deadlines before they sneak up on you, and organizes your documents for whenever you connect with a qualified tax professional.

AI Lending Guide

Explains your credit options in plain language and helps you prepare a strong application — without ever being the one making the actual lending decision, which always follows real underwriting standards.

AI Savings Agent

Actively looks for recurring costs you could reduce, better rates, and relevant offers — the kind of attention a dedicated financial advisor might give you, watching quietly in the background.

AI Security Guardian

Watches your account and device health, helps you recognize suspicious activity, and can escalate instantly to a real fraud specialist the moment something looks wrong.

AI Business Coach

Helps you track goals, follow useful checklists, and connect with educational resources and other members building something similar to what you're building.

CHAPTER 20

Setting the Standard for the Industry

We are building Water Credit Union to be AI-native from its very first day — not a credit union that bolted automation onto decades-old processes after the fact. That distinction matters more than it might sound: institutions built the old way spend most of their technology budget just keeping the lights on. An institution designed around AI-driven operations from the ground up can spend that same energy on serving members better.

Our hope is that Water Credit Union does not just serve our own members well — it becomes a working example the rest of the credit union and community banking industry can look to and learn from, proving that a small, member-owned institution can operate with the efficiency of the largest banks without losing what makes it a cooperative.

CHAPTER 21

Your Rights in an AI-Native Institution

Letting AI help run your financial life only works if you never lose control of it. These rights are not fine print — they are the actual foundation the concierge is built on.

- The right to know when you are interacting with AI, plainly and without having to ask
- The right to a meaningful explanation of any material recommendation or decision that affects you
- The right to request a human review of an AI-driven decision
- The right to correct inaccurate data and dispute errors
- The right to control optional personalization and any connected data sources
- The right to accessible service without ever being forced to use AI if you would rather not
- The right to complain and receive an accountable resolution, from a real person, every time

> *The board and management of Water Credit Union remain fully accountable for every decision, communication, and transaction performed with AI assistance. AI does not get to be the excuse.*

PART SIX

Security, Privacy, and Protecting You

Safety built into the foundation

CHAPTER 22

How We Protect Your Money and Identity

Security is not a feature we add later. It is designed into the foundation of everything Water Credit Union does.

- A “trust nothing, verify everything” approach applied to every person, device, employee, vendor, and system that touches your account
- Passkeys and biometrics as the preferred way to sign in — more secure than a password you have to remember and can lose
- Extra verification automatically required for higher-risk actions, like sending money to a new recipient for the first time
- A complete, tamper-evident record of every instruction, approval, and transaction on your account — including anything done by AI
- Real-time fraud detection watching for unusual activity, with limits and confirmation steps for anything that looks out of the ordinary
- Bank-grade encryption of your data, both while it moves and while it's stored
- Regular, independent security testing — including teams whose whole job is trying to break in, so we can fix what they find before anyone else does

CHAPTER 23

Your Data, Your Control

We intend to collect only the information we actually need to serve you, and nothing more.

- Clear, understandable consent for anything involving external accounts, business systems, voice recordings, or personalization
- The ability to see the major categories of data your AI concierge actually uses, and to revoke any optional connection at any time
- A firm commitment: we will never sell your financial data
- Clear rules for how long data is kept and when it is deleted, consistent with legal and regulatory requirements
- Every new AI use case reviewed for privacy impact before it ever reaches a member

CHAPTER 24

Guarding Against Fraud, Protecting Every Member

Fraud and financial exploitation are treated as one of the most serious things we build against — combining automated detection with real, trained people, because a warning that feels cold or confusing helps no one in a moment of real fear.

- Trusted-contact and caregiver permissions members can set up in advance, before they're ever needed
- Detection tuned specifically for patterns that target older adults and vulnerable members — unusual transfers, new payees, sudden device changes
- Fraud warnings delivered calmly and specifically, with immediate access to a trained person, not just an automated block
- Controls designed to protect you without taking away your independence or your right to make your own decisions

CHAPTER 25

A Human Is Always There

We believe Water Credit Union should be built for people who have spent years being told to adapt to whatever the banking app expects of them — older adults, caregivers, people with disabilities, and anyone who is simply tired of fighting with a machine. We intend to reverse that. The technology should adapt to you.

- Voice interaction with adjustable speed, repeated confirmations, and plain-language summaries
- Large text, high contrast, and full screen-reader compatibility
- Trusted contacts and caregiver views, with dual confirmation available for the transactions that matter most
- Branch, phone, video, and chat support for anyone who cannot or simply does not want to use AI

Human escalation is never treated as a failure of the technology — it is a designed feature. If the concierge detects distress, suspected fraud, grief, hardship, or real uncertainty, it is built to slow down, summarize what's happening, secure your account if needed, and hand you directly to a trained person.

PART SEVEN

Real Moments We’re Built For

For the moments that matter

CHAPTER 26

Life and Business Moments

A financial institution proves what it actually stands for in the specific moments that matter most — not in a brochure. We are designing Water Credit Union around real, coordinated support for the moments that create the greatest need for guidance:

- Launching a business for the first time, with no idea which accounts or paperwork you actually need
- Receiving your first large payment from a client, and needing to know how much to set aside before you spend a dollar of it
- Hiring your first contractor or employee
- Buying equipment that will change what your business can do
- Caring for an aging parent and needing a safe way to help manage their accounts without taking over their independence
- Recovering from fraud, quickly and without shame
- An unexpected interruption to your income
- Approaching retirement, or closing a business you built

We never assume every member wants growth above everything else. Some members want stability. Some want more time with family, not a bigger business. Whatever your own definition of success actually is, that is the one we intend to build around — not a definition we assumed for you.

CHAPTER 27

Wherever You Are, We're Built for You

If you're just starting out

You need help knowing what you can safely spend, save, or borrow — and a place that will tell you plainly, without a hidden agenda.

If you're a solopreneur or entrepreneur

You need your business and personal money to work together instead of fighting each other, help preparing for taxes before they become an emergency, and credit that reflects the reality of your cash flow — not a template built for a business that looks nothing like yours.

If you're a small business owner with a team

You need to get people paid accurately and on time, reconcile activity quickly, and bring your employees a financial institution that actually treats them well — which is exactly what a Select Employer Group membership is designed to do.

If you're scaling fast

You need credit and capital that can keep pace with you, without months of paperwork built for a business ten times your size.

If you're winding down

You need an institution that helps you close well — without penalty, without judgment, and without losing the relationship if you ever start something new.

PART EIGHT

Join the Movement

Be a founding member

CHAPTER 28

How to Join

Water Credit Union is not yet chartered, which means we cannot open an account for you today. What we can do is welcome you as a founding member of the movement right now — someone whose interest, feedback, and voice help shape what we actually build and when we launch it.

- Join the waitlist at watercu.com to be notified as we move toward charter approval
- Tell us which planned products matter most to you — your interest helps us decide what to build first
- Complete the Founding Member Interest form at the back of this book and send it to us directly
- If you own a business, complete the Select Employer Group Interest form so we can reach out once we are ready to bring Water Credit Union to your team

CHAPTER 29

A Closing Pledge

> *“I pledge to create a new meaning and new identity for credit unions that will resonate to the next generations and make the credit unions eternally forever part of everyone's financial life.”*

That pledge is what this entire movement is built on. Water sustains life without asking anything in return. We intend to build a credit union that does the same — for your finances, for your community, and for the planet all of us depend on.

Thank you for reading this far. Whether you join today as a founding member of the waitlist, bring this book to your team as a business owner, or simply pass it along to someone who needs a reason to believe banking can be different — you are already part of what we are building.

Let's Water What Matters.

APPENDIX

Forms to Join the Movement

Tear out, photograph, or complete online at watercu.com — and help decide what we build first.

Founding Member Interest & Waitlist Form

Please read before signing: *Water Credit Union is not yet a chartered financial institution and is not yet insured by the NCUA. This form is not an account application — no account, deposit, or membership can be created today, and no funds should be sent with this form. Completing this form adds you to our founding member waitlist and helps us understand demand as we work toward charter approval. You will be contacted once membership is actually available.*

Your Information

Full Name: ______________________________

Email Address: ______________________________

Phone Number: ______________________________

City / State: ______________________________

What Describes You? *(check all that apply)*

- ☐ Individual / everyday consumer
- ☐ Solopreneur or one-person business owner
- ☐ Small business owner with employees
- ☐ Entrepreneur / founder of an early-stage company

Which Planned Products Interest You Most? *(check all that apply)*

- ☐ High-yield savings and share certificates
- ☐ Free checking with no monthly fees
- ☐ The Water Card (eco-conscious debit card)
- ☐ Personal loans
- ☐ Auto loans (including EV/hybrid incentives)
- ☐ Home loans and mortgages
- ☐ Business banking and lending
- ☐ AI concierge / conversational banking

Sign to Join the Founding Member Waitlist

By signing below, I express my interest in becoming a member of Water Credit Union once it is chartered by the NCUA. I understand this is not a membership application, not a financial commitment, and not a legal obligation of any kind.

Signature: ______________________________ **Date:** ________________

Return this form to Water Credit Union or complete it online at watercu.com/waitlist.

Select Employer Group (SEG) Interest Form

Please read before signing: *A Select Employer Group designation requires formal approval by the National Credit Union Administration (NCUA) as part of Water Credit Union's field of membership, once chartered. This form is not a SEG agreement and creates no legal or financial obligation. It expresses your business's interest in (1) allowing Water Credit Union to present membership information to your owners and employees, and (2) being considered for formal SEG inclusion once we are able to pursue it.*

Business Information

Business Name: ____

Industry: ____

Approximate Number of Owners/Employees:

____

Business Address: ____

Expression of Interest

☐ Yes, we are interested in Water Credit Union presenting membership information to our owners and employees once chartered.

☐ Yes, we would like to be considered for formal Select Employer Group inclusion once Water Credit Union pursues NCUA approval for this.

Authorized Contact

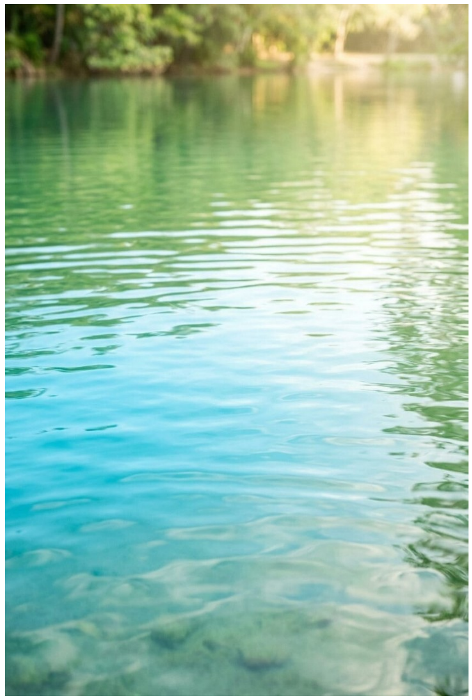
Name: ____

Title: ____

Email / Phone: ____

Signature: ______________________________ **Date:** ________________

Return this form to Water Credit Union or complete it online at watercu.com. We will follow up directly once we are able to formally present membership details to your team.



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LET’S WATER WHAT MATTERS.

Join the movement at **watercu.com**