

Products & Services

Effective 01/2019

Share Savings

- Regular Shares
- Special Shares
- Santa Saver
- Health Saving Accounts (HSA)

Checking Accounts

- FREE Checking
 - FREE Debit Card
- FREE Young Adult Checking
- FREE Instant Issue Debit Card
- Auto Payroll/Direct Deposit
- 30,000 Fee-Free ATMs Nationwide
- Shared Branching
- Spend and Save Program

Youth Accounts

- Kirby Kids (ages 0-14)
- Young Adult Account (ages 15-23)

Money Market/ Share Certificates

- Money Market
- Companion Money Market
- Share Certificates
- Right Start Certificates

24/7 Access

- Deposit Checks with eZDeposit*
- Pay bills with Bill Pay
- View Rates
- Open an account online
- Apply for a Loan
- Branch & ATM Locator
- Transfer Money
- eAlerts & Travel Alerts
- Instant Debit & Credit Card Blocking
- Money Manager

Mortgages

- 15 & 30-Year Fixed Rate
- Jumbo
- FHA Insured
- VA Loans

Clubs

- Presidents'
- Grand Advantage (ages 60+)

IRA/Retirement

- IRA Savings
- IRA Money Market
- IRA Certificates
- Traditional & Roth IRA
- Coverdell IRA

Loans

- Vehicle / RV
- VISA Cards (Rewards & Low Rate)
- Personal
- Student
- HELOC & Home Equity

Protection Products

- Auto and Home Insurance
- Fraud Defender
 - Identity Theft Protection
- Life / AD+D
- Mechanical Breakdown Protection
- Financial GAP Protection
- Credit Life Insurance
- Credit Disability Insurance

Business Accounts

- Share Savings
- Checking
 - No Monthly Debit Card Fee
 - Merchant Processing
- Premier Checking
- Money Market
- Share Certificates

Other Services

- Money Orders
- Cashier's Checks
- Wire Transfers
- Member Rewards
- Safe Deposit Boxes (Select Locations)
- FREE Notary Services
- FREE Signature Guarantee Services
- FREE Credit Score Monitoring
- Financial Management Services
 - GLCU's Financial Advising Center
- NCUA Deposit Insurance Coverage
 - up to \$250,000

How to Open an Account

GLCU Routing Number: 271984832

- Visit glcu.org and complete the online membership application.
- Once received, your information will be verified, and your account will be opened within one business day.
- You will receive your new GLCU account number upon completion of your application.



Call, Click or Visit today!
(800) 982-7850 | glcu.org

GREAT LAKES
credit union

WHAT IS A CREDIT UNION?

A credit union offers everything a bank does but is a not-for-profit, cooperative financial institution owned and operated by its members. Organized to serve and democratically controlled, credit unions provide their members with a safe place to save and borrow at reasonable rates. Credit Unions assist members to become better-educated consumers of financial services and support their local communities through charitable activities and worthwhile causes, like financial education in the schools, and sponsorship of community events.

HOW DO CREDIT UNION RATES COMPARE WITH BANK RATES?

Credit unions offer competitive rates on everything from savings and checking accounts, auto and home loans, and credit cards in part because they are not-for-profit and have no taxes to pay and are not publicly traded corporations. This way they can pay their members above-average rates on deposits and charge below-average rates on loans and credit cards.

ARE CREDIT UNIONS INSURED?

Although credit unions generally pay higher rates on savings products than other financial institutions do, those higher rates don't translate into higher risk. That's because each account is insured for up to \$250,000 by the NCUA, the government's equivalent for credit unions of the FDIC for banks – both agencies of the federal government.

ARE CREDIT UNIONS ONLY LOCAL?

Through a national network of ATM's, shared branching locations and mobile banking, credit union members have access to their accounts 24/7 whether at home or across the country.

ARE CREDIT UNIONS UP-TO-DATE WITH TECHNOLOGY?

Credit unions have a full array of products like online account opening, online loan applications, text alerts and online bill pay. Credit Unions are also right there with the big banks in creating a mobile branch network. A mobile branch is a smart phone or tablet banking application that allows for checking balances, transferring funds, researching transactions, locating the nearest ATM, making deposits, sending payments, initiating money transfers and more. Mobile Banking provides members with the convenience of managing their finances on-the-go, right from their internet enabled phone. Mobile Banking is typically secured by a 128-bit SSL encryption process and transactions are completed immediately. Mobile Banking offers three different options: a mobile website, a downloadable application, and SMS text feature.

Ready to Open an Account?

Just call or email Nick and he will help you get started!



Nick Mager
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(800) 982-7850 | glcu.org

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