

## Additional Features...

### Direct Deposit

Direct deposit, if available from your employer, allows you to automatically deposit your entire check, or the balance of your check after payroll deductions have been made, into any of your GECU accounts. Most commonly, they're deposited into your checking account. This process is easy and will save you time on payday. And, with direct deposit, you can also have any Social Security payments or tax returns deposited into your account automatically. You'll just need GECU's routing number (242076821) and your 12-digit member number.\* For additional assistance, please contact us.

### Overdraft Protection

Overdraft Protection provides a line of credit in case you overdraw your account. Rather than a draft being returned for insufficient funds, your line of credit would be accessed for the amount of the draft. You can pay off the overdraft right away or we'll take monthly payments automatically from your checking account. Visit our website, or contact us, for further details or to apply today.

\*Your 12-digit account number is the Share ID + your member number with added zeros in between to equal 12-digits (The Share ID for GECU checking/share draft = 100, the Share ID for GECU share/savings = 000). For example, to determine your 12-digit checking account number: if your member number is 43210, your 12-digit account number would be your Share ID + your member number to get "100000043210." Please remember to add zeros after the Share ID and before your member number to make it 12-digits.

## General Electric Credit Union

### Main Office Location

10485 Reading Rd. in Evendale

Monday – Thursday ..... 9:00 - 5:00

Friday ..... 9:00 - 6:00

Saturday ..... 9:00 - 2:00

**513.243.4328 • 800.542.7093**

For additional office locations and hours, please contact us at: 513.243.4328 or 800.542.7093, or visit our website at: [www.gecreditunion.org](http://www.gecreditunion.org).

### Phone Loan Center

513.243.5626 • 888.670.5626

### Sourceline

513.243.3333 • 800.589.2875

[www.gecreditunion.org](http://www.gecreditunion.org)

[memberservices@gecreditunion.org](mailto:memberservices@gecreditunion.org)



This credit union is federally insured by the National Credit Union Administration.



General Electric Credit Union is an Equal Opportunity Lender



# Checking

Truly FREE



## Better Than The Others!

### Checking Account Benefits

We offer you more for FREE than most others; check-out what comes with our FREE and Premium FREE Checking accounts:

- No monthly service charge no matter your balance
- FREE Online Banking, E-Statements, and Web BillPay<sup>1</sup>
- No per check charge
- Never a charge to visit our office or to call-in to transact business with a teller or member services
- FREE General Electric Credit Union (GECU) ATM transactions and access to a national network of thousands of surcharge-free ATMs
- FREE automated telephone account access
- Payroll deduction and direct deposit options
- FREE notary service<sup>2</sup>
- FREE signature guarantee<sup>2</sup>
- And, much more upon approval!

## Truly... They're FREE

### Keeping It Simple

It is hard to differentiate between all of the “free” checking accounts offered. This is why we’ve decided to keep ours simple, FREE, and unbelievably valuable!

### FREE Checking

This is the perfect “everyday” checking account. Details specific to this account include:

- No minimum dollar amount to open
- Earn dividends beginning at \$1,000
- No annual fee CashPlu\$ Debit/ATM MasterCard® (upon approval)
- FREE 1<sup>st</sup> box of GECU checks<sup>4</sup>

### Premium FREE Checking

The perfect “everyday” checking account, plus a little extra. Details specific to this account include:

- A minimum of \$10,000 to open
- Tiered dividend rates; earn a higher rate by maintaining a higher balance – you control what you earn
- No annual fee CashPlu\$ ATM/Debit MasterCard® (upon approval)
- One of our reward-earning credit cards; choose cash back or premium travel and merchandise (upon approval)
- Safe Deposit Box: 3 x 5 or 5 x 5 FREE rental the first year<sup>3</sup> at our Reading Road and Mason locations
- FREE 1<sup>st</sup> box of premium checks<sup>4</sup>

## Convenient Access

### CashPlu\$ ATM/Debit MasterCard®

Access your GECU checking account by using this card to make purchases wherever MasterCard is accepted. It is also accepted at thousands of ATMs around the world! There is no annual fee, it's faster than writing a check, and safer than carrying cash. Each time you make a purchase with our CashPlu\$ card, it will come right out of your checking account... convenient!



### FREE Online Banking

No matter where you are, your checking account can be accessed anytime via the Internet. This is a fantastic way to monitor your accounts and balance your checkbook without having to wait for your monthly statement. Once you activate Online Banking, you can also sign-up for FREE E-Statements and receive your statement faster and safer than by regular mail. And, with Online Banking and E-Statements, Web BillPay is FREE, making your payment process easier than ever.

### Sourceline

As long as you have a touch-tone phone, you have FREE telephone access to your accounts. The Sourceline is user friendly and will guide you through every step.

<sup>1</sup> Web BillPay is free to all members who are signed-up for our FREE E-Statement service. If, however, you unsubscribe from E-Statements - or choose not to be an E-Statement subscriber - you'll be charged \$4.95/month.

<sup>2</sup> Visit our website at: [www.gecreditunion.org](http://www.gecreditunion.org) and click "Locations & Hours" on the left for locations offering Notary Public and Signature Guarantee services.

<sup>3</sup> Offer valid on a first come, first serve basis; while supplies last. This offer cannot be used in conjunction with other certificates, coupons, or special offers. Contact GECU for pricing information.

<sup>4</sup> Only one box of checks will be granted per primary member upon opening first GECU Checking account; offer not valid on subsequent GECU Checking accounts of the same type. Refers to single, individual checks only (i.e. not three per page). Design-A-Check is not included. Member may purchase additional boxes at the credit union's low prices.

**Because We Can!**