

MEMBERSHIP AND SHARE



General Electric Credit Union

www.gecreditunion.org
513.243.4328 | 800.542.7093

Member Services Phone Center Hours

Mon-Thur: 8 am - 5 pm, Fri: 8 am - 6 pm
Sat: 9 am - 2 pm

Office hours vary; please visit our website for details.

Email

memberservices@gecreditunion.org

Mailing Address

10485 Reading Rd | Cincinnati, OH 45241

Federally Insured
by NCUA



Equal Opportunity Lender
GECU NMLS #449875



EXPERIENCE

the difference of
credit union membership



General Electric Credit Union

“ Our credit union is our trusted financial partner - every step of the way. ”

We have been a pillar in the community since 1954, remaining focused on what matters most, our members.



We are often asked what makes us different than a bank. If you take a look at what we have to offer, you'll find that we provide the same products and services as banks, but take it a step further. When you join a credit union, you become an owner; instead of turning profits over to stockholders, we turn it over to you in the form of lower loan rates, higher deposit rates, and less fees. Our members are our most important asset and we keep your best interest in mind with everything we do. ***Our driving force is to improve the quality of your financial life.***

Joining is easy

Membership is available to those in and around the: Cincinnati, Dayton, Northern Kentucky, and Southeastern Indiana areas. To join, you'll need to complete our Membership and Account Application, provide a copy of your driver's license, and open a share/savings account with at least \$5; this establishes your membership. **For membership details, visit www.gecreditunion.org/membership.**

Saving is easy

Share/Savings Account. Your membership begins with this regular, everyday savings account. Additional savings accounts can be opened for specific things you're saving for, such as: college, a new car, etc.; you can also rename them for easy reference.

Share Certificates.¹ Share Certificates offer various fixed terms with low minimum balance requirements and ours are consistently recognized for having the most competitive, best rates available.

Christmas & Vacation Club. Whether you're saving for an upcoming trip or for holiday shopping, our club accounts are the perfect way to prepare for these times.

Money Market Plus Account.² You'll get more for your money with our Money Market Plus Account. Not only does this account earn higher dividends than our regular savings account, but you'll have convenient access when you need it.

Health Savings Account (HSA). Unexpected medical expenses can be a strain on your budget. If you're enrolled in a High Deductible Health Plan (HDHP), open an HSA to save for qualified medical, dental, and vision expenses. Any unused funds can work for you in an HSA Certificate.

Individual Retirement Account (IRA). We offer: Traditional, Roth, and Educational IRAs, as well as IRA Certificates. Our IRAs are federally insured, separately from all our other share accounts, up to \$250,000.

For more details on all of our deposit products, visit www.gecreditunion.org, select Menu, then Accounts.

Questions?



Visit www.gecreditunion.org; email: memberservices@gecreditunion.org.



Visit any branch.



Call: 513.243.4328 or 800.542.7093.

GECU membership is required to utilize these products and services; contact us for membership details. Fees may reduce earnings. Please refer to the Know Your Share and Share Draft Accounts, Know Your Certificate Accounts, and the Funds Availability disclosures for account information. ¹These are subject to early withdrawal penalties and may reduce earnings. ²A minimum of \$10,000 is required to open this account. If the account falls below \$10,000 any day of the month, the rate reverts to the current share rate for the entire month. Regulations limit the number of permitted account withdrawals and/or transfers a month to six third-party (by check, debit card, or similar third parties) and electronic transfers (by telephone or online). The number of withdrawals and transfers in person and via ATM is unlimited.