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of Attorney*Coming this Quarter!*

Debit Card Controls

Decide how, when, and where your debit card is used within Online Banking or our mobile app. Card Controls offer a range of features to help you monitor transactions, control spending, and manage card activity.

Turn Your Card On or Off

No need to worry about a misplaced debit card, take control by quickly turning your card off with the touch of a button. Once you turn your card off, purchases and withdrawals will be disabled. Then, when you find your card, you can switch it on just as easily.

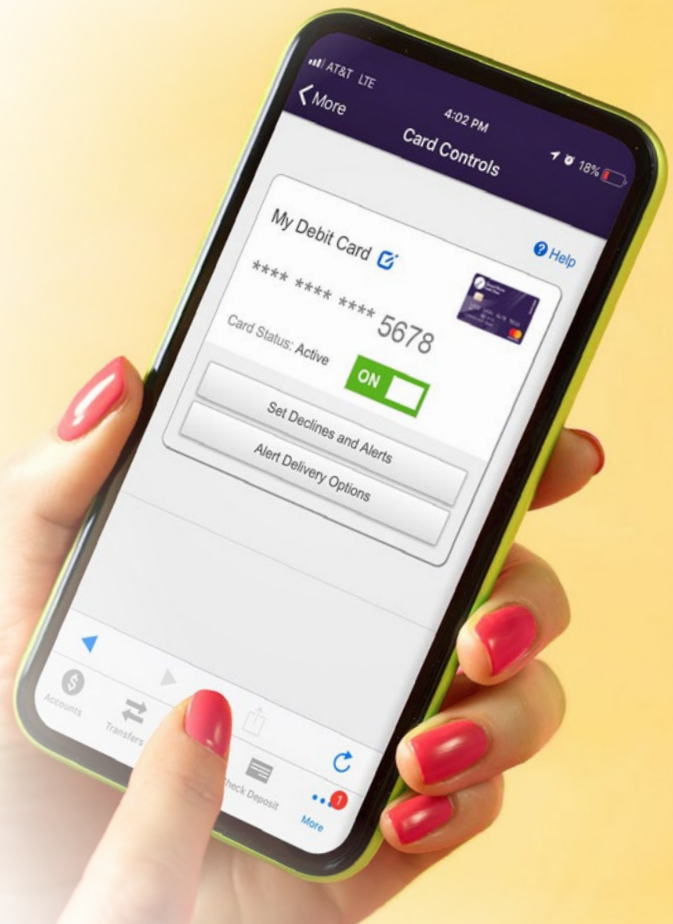
Set Spending Limits and Merchant Controls

Limit transactions over a certain amount or control transactions within specific merchant categories such as groceries, gas, entertainment, or travel.

Receive Transaction Notifications

Get alerts in real time so you can stay on top of activity in the moment. Set up notifications for transaction type (such as online shopping or ATM withdrawals) to monitor your purchases. Or, we can let you know every time you make a purchase, it's up to you!

Watch for more information at: gecreditunion.org/card-controls.

*Attention GECU Debit Cardholders:*

You're Getting a New GECU Debit Card!

We'll soon be switching our debit cards from Mastercard® to Visa®! All GECU debit cardholders will receive a newly designed GECU Visa® debit card.

What to expect:

Your PIN will remain the same; your current card will continue to work until you activate the new card.

You will receive a new card with a new: debit card number, expiration date, and CVV (3-digit on back).

Activate your card right away. Update any merchant/biller where your card is stored for automatic payments.

Stay up to date by visiting: gecreditunion.org/card-updates.

A MESSAGE

From Our President & CEO

Timothy D. Ballinger

Entering the second half of 2019, we find ourselves in what analysts refer to as a Goldilocks Economy. The growth rate is in the ideal 2-3% range, there's little inflation, and the unemployment rate continues to gradually decline. While we're seeing rates beginning to steady, you can rest assured your Credit Union remains competitive compared to other financial institutions in the market.

In addition to providing you with competitive rates, we are driven to find new ways to meet your evolving needs and develop our relationship together. That means ensuring your everyday financial experiences are convenient, personalized, and most importantly, secure.

To that end, we've been hard at work enhancing our line of products and services and leveraging cutting-edge, digital technology so you can stay in touch with your money, confidently and with peace of mind. For instance, you can add your GECU credit and debit cards to various online and

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mobile digital wallets in the market. This provides a safer alternative to carrying around and using physical cards, while our Debit Card Controls will allow you to monitor and manage your debit card activity in real time (see front page to learn more). Our Interactive Teller Machines (ITMs), which we will be piloting at a couple of our locations, will also enhance your everyday banking experience like never before. Stay tuned for more details about our ITMs in the coming months.

As we expand our products and services, we are also growing our physical presence in the area and our support teams. Our new, state-of-the-art branches in Florence, Oakley, and Montgomery represent an exciting new chapter. Likewise, we recently held a GECU Job Fair to bring aboard talented professionals, all of whom have a true passion for

Improving the Quality of Financial Lives.

Our team is passionate about strengthening relationships within our communities. Earlier this year, we created an employee volunteer initiative called GECU Cares. Since the program's inception, we've helped over 30 organizations through give-back and sponsorship opportunities, with team members volunteering over 400 hours (see page 5 for more details). We're honored to have the opportunity to give back to the communities we serve.

Now and for all the days to come, know your financial wellbeing and trust are our top priorities. We are looking out for you at every turn, and there is more on the horizon that will help you continue to thrive. Thank you for your continued loyalty and membership.

We're Hiring!

Time to take your career to the next level.

We're looking for talented, passionate professionals who have a desire to improve financial lives. As a growing financial institution, we offer a variety of positions and there are opportunities at all our locations—including the ones that are currently being built!

For information on current employment opportunities, please visit:
gecreditunion.org/careers.

GECU is an Equal Opportunity Employer



PLEASE MAKE NOTE OF Upcoming Holiday Closings

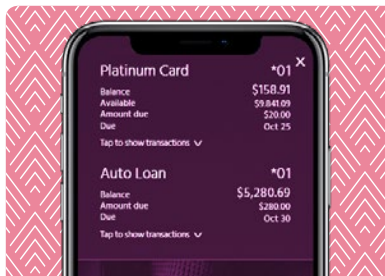
Independence Day
Thursday, July 4th

Labor Day
Monday, September 2nd

Columbus Day
Monday, October 14th

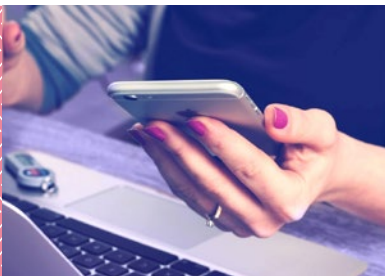
Mobile Banking: Account Access Wherever You Are

Let's face it—you can't always get to a branch. Sometimes you're out of town or you're just too busy living life. That shouldn't keep you from accessing your accounts, which is why we've made banking on-the-go as easy as possible.



Quick Balance

Quickly view your balances and recent transactions without logging in. Enable the service, then open the app and swipe down on the login screen.



Text Banking

Access your accounts via text—it's a fast, easy way to receive account balances, see your account history, or transfer funds by sending a text to '454545.'



Alerts

Choose alerts you need, so wherever you are, you can stay connected to your finances. Get notified on: low and high balances, balance updates, and check clearing.



Mobile Deposit

Tap. Snap. Deposit. Use your smartphone to deposit checks from anywhere. You'll receive a notification when your deposit has been made.

Download our top-rated mobile app to stay on top of your accounts, wherever life takes you. Simply search "**General Electric Credit Union**" and look for our logo in your app store to get started.

Learn more at: gecreditunion.org/mobile-banking.



We provide Online Banking and our mobile app to you for free; however, message and data rates may apply. Contact your service provider for details.

The Homebuying Process from Start to Finish

By Real Estate Services

Buying a home is one of the biggest purchases you'll ever make. Here are the first three steps to finding and financing your dream home.

- 1. Ask yourself, is now really the best time?** While homeownership can be a great investment, it's crucial to take additional expenses into consideration and evaluate if you can financially afford to buy a home. Buying a home should feel like the next natural step in your financial journey.
- 2. Research.** Read websites, magazine and newspaper articles, and real estate listings. Note any homes in neighborhoods you like and see how long they stay on the market. Find out what homeowners insurance, utilities, taxes, etc. will cost beforehand, as well.
- 3. Determine how much you can afford with your loan officer.** It's generally recommended your future home costs no more than three to five times your annual household income.* Talk to a lender or our mortgage professionals to confirm what you'd be approved for, your budget, and how much you'll need for a down payment.

To learn more and continue reading this article, visit our *Money Minutes* blog at: gecreditunion.org/blog, and search for *The Homebuying Process from Start to Finish* article within our **Home Ownership** section.



Questions about the homebuying process?

Contact our Real Estate Services team at:
513.243.8600 for assistance.

*Buying a Home in 10 Steps. (2.15.2018). Retrieved 6.13.2019, from <https://money.cnn.com/pf/money-essentials-home-buying/>. Real Estate Services, dba the Home Information Network, Inc., is provided through CUSO Corp.—a credit union service organization wholly owned by GECU.

An Enhanced Online Investment Experience

By Investment Services, provided by CFS*

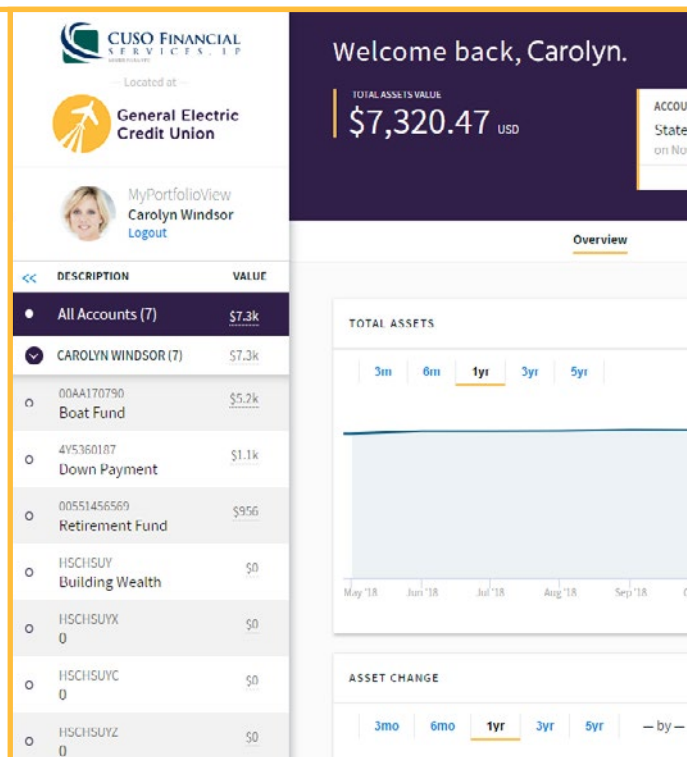
Great news! If you're working with our Investment Services advisors, your online access to your investment portfolio has been enhanced.

Benefits of Accessing Your Portfolio Online:

- An easy-to-navigate, complete view of your investment account information; both individual accounts or your entire portfolio.
- A visual display of information with charts and graphs for a quick glance at your investment portfolio.
- Reporting with advanced filtering capabilities.
- Secure document storage for statements, confirmations, and other important documents.
- A way to easily connect with your Investment Advisor.
- **Coming soon!** Access to the CUSO FS Investment Accounts page in our mobile app.

If you do not yet have access to your investment accounts online, simply reach out to Todd Blessing or Erik Waldron to get your account set up. (Note: You will need to be an Online Banking user.)

To view your investments, log in to Online Banking, hover over the **Additional Services** tab, and click **CUSO FS Investment Accounts**.



Need some investment advice?

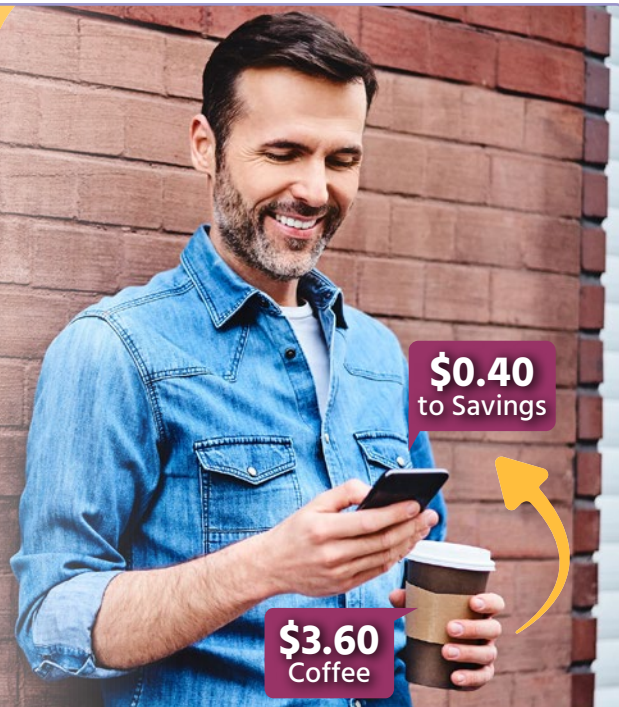
Todd and Erik are available to meet with you and help you build a strong financial future. You can reach Investment Services at: **513.243.6510** or Todd Blessing at: todd.blessing@cusonet.com or Erik Waldron at: erik.waldron@cusonet.com.

*Non-deposit investment products and services are offered through CUSO Financial Services, L.P. ("CFS"), a Registered Broker-dealer (Member FINRA/SIPC) and SEC-registered Investment Advisor. Products offered through CFS: **are not NCUA/NCUSIF or otherwise federally insured, are not guarantees or obligations of the credit union, and may involve investment risk including possible loss of principal.** Investment Representatives are registered through CFS. General Electric Credit Union has contracted with CFS to make non-deposit investment products and services available to credit union members.

ROUND-UP AND SAVE YOUR WAY!

HOW IT WORKS:

- 1. UPGRADE** to a new GECU checking account! Then ask to enroll in Round-Up. *Available with Simply Free, Choice, and Amplified High-Yield Checking accounts.*
- 2. SHOP** as usual! Use your debit card on everyday purchases—morning coffee, filling up the tank, and so on.
- 3. SAVE** extra change from every debit card purchase. We'll automatically round up your purchase to the nearest dollar and transfer the change from your checking to your savings.



PLUS: We'll match **5%** of your rounded-up funds each month!* Learn more at: gecreditunion.org/roundup

*The Round-Up Program is only available for: Simply Free, Choice, and Amplified High-Yield Checking accountholders. Match will be paid on eligible funds in member's chosen account at the end of the month. Match is reportable on IRS Form 1099. The annual match limit is \$350.

The GECU Give Back Crew

Our team has been busy giving back to the community!

In March, team members supported their favorite basketball teams while fundraising for the **Cincinnati Youth Collaborative's** Saturday Hoops program, which supports inner-city kids by providing them mentors and a safe place to participate in activities.

In April, team members worked with **Habitat for Humanity** during Rock the Block in the Five Points neighborhood of Fairfield Township, OH! They cut down overgrown bushes and vines around the property, mulched flower beds, picked up old shingles, and more.

In May, volunteers joined **Girls on the Run of Cincinnati** during their Spring 5K! They had a blast working with such a great organization that inspires girls in our community to be confident, healthy, and joyful.

Other events we participated in these past few months:

- Sponsor of the **Fairfield Food Pantry's Fairfield 5K**, an organization that serves local residents with the mission to Fight Hunger in Fairfield.
- Volunteered with **FC Cincinnati, Greener Goals, and Keep Cincinnati Beautiful** to clean up a playground in the West End!
- In honor of **National Teacher Appreciation Week**, we partnered with **Cincinnati Public Schools** to surprise teachers with new school supplies!
- Worked with the **Foodbank of Dayton** and **Matthew 25 Ministries** to deliver supplies to those directly impacted by the Greater Dayton tornadoes.
- Joined thousands of volunteers for the annual **River Sweep** in Cincinnati to clean the riverbanks of the Ohio River!



Saturday Hoops - April 6th



The Foodbank of Dayton - June 12th



Follow GECU for new community events and updates!



Rock the Block - April 13th



Dayton Disaster Relief - June 6th



Set Sail on Your Summer Adventure

Boat Loans starting at **5.99% APR***

Apply today at: gecreditunion.org/apply

*APR= Annual Percentage Rate. Subject to credit approval. Actual rate may vary based on credit qualifications, collateral and term. The offer is restricted to new loans only and excludes current members with a boat loan. This offer is not available in conjunction with any other promotion, is effective 5.24.2019 - 9.6.2019 and subject to change without notice.

The Power of Attorney

By Legal Services, provided by Wood + Lamping LLP

An important document often overlooked when establishing an estate plan, is the Power of Attorney (POA). This document authorizes someone to act as the legal agent for another. With a Power of Attorney, the person granting the power retains the right to personally manage their own affairs until they are not able to do so.

Advantages of using a Power of Attorney:

- They are inexpensive.
- They can grant complete legal authority to act on behalf of the grantor.
- They are revocable, unless stated otherwise.
- There is no accounting to the Probate Court.
- The grantor retains ownership of and the ability to manage his or her own property.

Disadvantages to a Power of Attorney:

- Some small financial institutions and insurance companies don't allow them to be used.
- The Social Security Administration and the IRS often ignore them.
- There may be some cases where the agent abuses their authority by mismanaging or taking assets.

Despite a few concerns, a Power of Attorney is an extremely useful document. If you would like assistance with setting up a Power of Attorney or a review of your estate plan, contact Legal Services today at: **513.243.8300**.

Legal Services is provided through CUSO Corp.—a credit union service organization wholly owned by GECU. Legal Services provided through the law firm of Wood + Lamping LLP.



Upcoming Financial Seminars:

July Seminars:

- **July 11th:** Retirement Planning
- **July 16th:** Understanding Medicaid
- **July 23rd:** Diversifying Your Investment Portfolio
- **July 25th:** Estate Planning

August Seminars:

- **August 6th:** Finances and Money Management for Teens
- **August 20th:** Retirement Income Planning
- **August 27th:** Understanding the Home Buying Process

September Seminars:

- **September 12th:** Understanding Medicare
- **September 25th:** The Importance of Credit Scores

Make Your Reservation Today

Seminars are free and take place at 6pm in our Reading Road/Evendale Office Auditorium. Reserve your spot today at: gecreditunion.org/cu-events.

Reservations are required due to limited seating.

Condensed Financial Statement

Number of Members.....190,039

Loans \$2,562,247,558

Shares..... \$2,905,602,879

Assets \$3,205,835,676

Ending May 31, 2019

Contact Us

Member Response Center (MRC)

513.243.4328 | 800.542.7093
memberservices@gecreditunion.org

MRC Hours

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

Online: gecreditunion.org/contact-us

Branch Locations

gecreditunion.org/locations

Sourceline

- During normal business hours, contact us at: 513.243.4328 and select Option 1.
- For after-hours cardholder services, call: 513.243.4328 and select Option 3.



Credit & Debit Cardholder Services

- During normal business hours, contact us at: 513.243.4328 and select Option 3.
- For after-hours cardholder services, call: 513.243.4328 and select Option 1.

Bright Horizons is published quarterly by GECU for its members. Availability, terms and rates of services are current at press-time; however, they are subject to change as determined by the credit union Board of Directors without prior notice. Questions about the newsletter should be directed to the Marketing department at: marketing@gecreditunion.org.

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