

AMPLIFIED HIGH-YIELD CHECKING

Checking with more earning potential.



Amplified High-Yield Checking is more than just a checking account. This account offers increased earning potential with a competitive tier structure while using it as a typical checking account.¹

Account features

+ Tiered dividends

Earn with an account that grows with you. Tiers include:

- Up to \$1,499.99
- \$1,500 - \$ 49,999.99
- \$50,000 - \$249,999.99
- \$250,000 - \$999,999.99¹
- \$1,000,000+¹

+ 24/7 account access

Easily access your money with: checks, debit card(s), Online Banking, our mobile app, text banking, and smartwatch banking.²

+ Waived ATM fees

We offer nearly 100,000 free ATMs and if you do use an out-of-network ATM, we'll refund the fee up to 10 times per month.³

Additional benefits:

- **Free ATM access.** Enjoy completely free access to nearly 100,000 ATMs nationwide, as our General Electric Credit Union (GECU) in-network ATMs include all: GECU, Allpoint, MoneyPass, CULIANCE, and Fifth Third ATMs.⁴
- **Free Debit Card Controls.** Decide how, when, and where your debit card is used with the flip of a switch in Online Banking or our mobile app.
- **Free Round-Up program.** Enroll in this program to automatically round up each debit card purchase to the nearest dollar and transfer the extra change from your checking into an account of your choice. Plus, we will match 5% of those rounded-up funds up to \$350 per year.⁵
- **Overdraft solutions.** You decide how you want items handled in the event of an overdraft — transfer funds from another GECU account for free with Overdraft Protection Transfers, access an Overdraft Line of Credit, or use Courtesy Overdraft to cover a transaction.⁶
- **Courtesy Overdraft:** In the event of an overdraft, your account is covered up to the disclosed limit for a fee on: checks, bill pay items, and recurring debit. This prevents payments and purchases from being declined or returned. Plus, you can opt in to extended coverage for Courtesy Overdraft to include ATM and everyday debit card transactions.⁷
- **View your FICO® Score** for free within Online Banking and our mobile app.
- **Money Management.** Our personal financial management tool helps you track spending, create a budget, and more.



**General Electric
Credit Union**

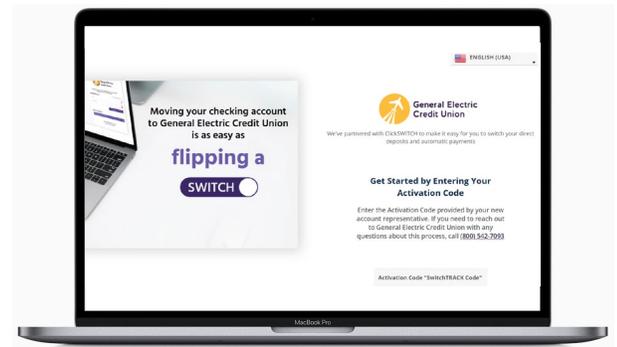
We make switching to your new checking account easy

It doesn't have to be overwhelming to switch your checking account to a new financial institution. ClickSWITCH takes the hassle out of the equation so you can quickly move direct deposits and identify recurring payments to a GECU checking account. It's fully automated, convenient, and takes as little as 10 minutes!

Get started at home or in a branch, it's easy

Open your checking account at home. Once your new checking account is approved, you will automatically receive a Welcome Email with details on how to access ClickSWITCH.

- **Already a member?** Open a checking account through Online Banking by selecting **Open an Account** under the **Additional Services** tab.
- **Not yet a member?** Apply online in minutes at: gecreditunion.org/apply.



Open your checking account in branch.

Schedule an appointment at a [branch](#) and meet with one of our team members to open your checking account. Scan the QR code directly from your phone's camera to find branch locations near you, or visit: gecreditunion.org/locations.

Member eligibility required. Visit: gecreditunion.org/membership for details. ¹**Amplified High-Yield Checking:** You must deposit \$25 to open this account. If your average daily balance is below \$1,500, you will incur a \$15 monthly maintenance fee. The account must be funded within 30 calendar days. To earn dividends, you must have a balance greater than \$0. Dividend rates are based on the account balance and account tier. The tiers are as follows: Tier 1 daily balance of \$0.01 to \$1,499.99; Tier 2: \$1,500 to \$49,999.99; Tier 3: \$50,000 to \$249,999.99; Tier 4: \$250,000 to \$999,999.99 (1-Month Treasury Bill); Tier 5: \$1,000,000 or more (1-Month Treasury Bill). Tiers 4 and 5 are subject to variable-rate pricing and will adjust weekly. Under no circumstance will Tier 4 and Tier 5 rates be less than the stated Tier 3 rate. We will update this rate weekly on Tuesday to reflect the previous Friday's 1-Month Treasury Bill rate. If the preceding Friday, Monday, or Tuesday are an observed holiday, the rates will be updated the following Wednesday. The 1-Month Treasury Bill rate can be found from the U.S. Department of Treasury site under the "Daily Treasury Yield Curve Rate" drop down option. You will receive the accrued dividends if you close your account before dividends are posted. Fees may reduce earnings. ²**We provide Online Banking, our mobile app, and text alerts to you for free;** mobile/internet data and text message charges from your service provider may apply. ³**GECU will rebate up to 10 out-of-network (foreign) ATM fees** per month per membership account when you use your GECU debit card to make: a deposit, withdrawal, transfer or balance inquiry. Fees are rebated at the end of the month. ⁴**Our ATM network is fee free for GECU members.** In-network ATMs include: GECU, Allpoint, MoneyPass, CULIANCE, and Fifth Third ATMs. For more details visit: gecreditunion.org/debit-atm-access. Foreign transaction fees apply to out-of-network ATMs, please review our Fee Schedule for those details. ⁵**The Round-Up program is only available to:** Simply Free, Choice, and Amplified High-Yield Checking accounts. Funds will be added to member's chosen GECU savings or money market account; excluding Certificates, IRAs, or IRA Money Market accounts. Match will be paid on eligible funds at the end of the month with an annual match limit up to \$350; reportable on IRS Form 1099. ⁶**Overdraft solutions:** Overdraft Protection Transfer is only available to: Simply Free, Choice, and Amplified High-Yield Checking accountholders. Should there not be enough funds in your primary overdraft savings account, the switch to your secondary overdraft account will occur next business day. Overdraft Protection Line of Credit: For qualified borrowers only. Please refer to the Overdraft Protection Line of Credit disclosure found on our website. ⁷**Courtesy Overdraft:** Overdrafts occurring by: check, ACH, recurring debit card transactions, bill pay items, teller transactions, ITM transactions, and transactions made by phone with a GECU team member are paid at GECU's discretion and a \$32 fee will be assessed to the accountholder. We do not guarantee that we will always authorize and pay any type of transaction. If we do not authorize and pay an overdraft, your transaction will be declined. When layering overdraft solutions, Courtesy Overdraft will always be used last, we'll apply the lower fee options first if enrolled. The balance of the account should remain in positive standing. If the account goes negative, the accountholder has 32 days to make the account positive before Courtesy Overdraft is suspended.

Insured by NCUA

FICO is a registered trademark of Fair Isaac Corporation in the United States and other countries.

AB 8.21

2 of 2



**General Electric
Credit Union**

Learn more at: gecreditunion.org/amplified
or call us at: **513.243.4328 | 800.542.7093**