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GECU checking just got **BETTER.**

Introducing **new** best-in-class checking accounts with incredible **new features!**

- ▶ **Simply Free Checking**
A hassle-free account without the fees.
- ▶ **Choice Checking**
A simple account that earns dividends.
- ▶ **Amplified High-Yield Checking**
An account with increased earning potential.

New Features:

- ▶ **Free Round-Up Savings Program**
An easy way to build your savings as you use your GECU debit card for everyday purchases!
- ▶ **Free Overdraft Protection Transfer¹**
Funds can automatically be transferred from a linked account to cover overdrafts, for free.
- ▶ **Access to 57,500+ Free ATMs²**
Our newly expanded ATM network now includes the Allpoint and Fifth Third ATM networks!
- ▶ **Plus**, all the other benefits and features you are used to, too!

Switching is Easy!

Whether your current checking account is with GECU or another financial institution, we make switching to a new GECU account easy.

- ▶ **Already have a GECU checking account?**
Upgrade to a new account today. Give us a call, send us an email or secure chat, or stop by your local branch.
- ▶ **Switch to a GECU checking account!**
Easily move direct deposits and automatic payments to your new GECU account in 10 minutes or less, with ClickSWITCH.

Together, let's find the perfect account for you. Learn more at: gecreditunion.org/checking

¹Overdraft Protection Transfer is only available to: Simply Free, Choice, and Amplified High-Yield Checking accountholders. The account may be subject to Reg D. ²Our ATM network is fee free for GECU members. In-network ATMs include: GECU, Allpoint, and Fifth Third ATM networks. 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.

A MESSAGE

From Our President & CEO

Timothy D. Ballinger

First and foremost, I want to express my sincere gratitude for voting General Electric Credit Union as the 2019 Best Credit Union in Cincinnati. This recognition informs Cincinnatians of GECU's quality service, but more importantly, it is a testament to the trust you place in us.

Your trust is the foundation of our relationship, and it allows us to cultivate a financial community where you and your family can thrive. Continuing through 2019, this community will be strengthened even further with three important words: **Together We Will.** Your needs, challenges, desires, and dreams drive us each and every day to improve our products and our service. We've been hard at work these past few months doing exactly that, and rest assured there are even more exciting opportunities on the horizon.

We recently conducted extensive market research and reviewed member feedback to see how we could elevate your everyday financial experience. Based on these results, we developed two new checking accounts and paired them with robust, best-in-class features. Additionally, we expanded our ATM network to give you access to more

We are always listening, and your voice is essential in shaping the decisions we make.

than 57,000 free ATMs across the nation. We made these enhancements because of your valuable feedback. We are always listening, and your voice is essential in shaping the decisions we make. With your continued insight, together we will strengthen our products and services to further *Improve the Quality of Financial Lives.*

Our branch presence in Greater Cincinnati and Northern Kentucky has expanded, and will continue to grow during the remainder of the year. In early January, we opened our Highland Heights office; the Highland Heights community was extraordinarily generous in welcoming GECU to the area. As a token of our appreciation, we donated \$3,000 to local non-profit organizations. Our community will continue to grow as we unveil more locations in areas such as: Florence, Oakley, Montgomery, and the west side of Cincinnati.

Each of these new locations will offer a next-generation financial experience,

one designed exclusively to enrich relationships. We'll have new Interactive Teller Machines (ITMs), with cutting-edge, self-service technology. We'll walk you through how to use the ITMs to perform a wide range of everyday transactions – improving the speed, privacy, and convenience of your experience.

These ITMs are giving our branch teams the opportunity and availability to sit down with you over a cup of coffee to discuss your long-term financial goals and provide additional consultative services. These branches represent the next evolution of our community, providing you with a comprehensive financial center, where together we will grow toward a bright future.

There is more to come, and I am thankful that we are on this journey together. Thank you again for your loyalty, support, and trust – and for helping the GECU community grow in ways we never could have imagined.

Together We Will Grow.



A rendering of future GECU branches, where you can discover, plan, and achieve your financial journey.

PLEASE MAKE NOTE OF
**Upcoming
Holiday Closings:**

Memorial Day
Monday, May 27th

Independence Day
Thursday, July 4th

Labor Day
Monday, September 2nd

IRA Money Market

A guaranteed way to grow your retirement savings.

- No minimum balance requirements.
- No monthly maintenance fees.
- Earn a terrific rate at attainable balances.
- Traditional or Roth IRA options.
- Federally insured by NCUA up to \$250,000, independent of other deposits at GECU.

Learn more about this account at: gecreditunion.org/ira-mma

*APY=Annual Percentage Yield. To earn dividends, you must maintain a minimum daily balance of \$100; no interest is paid on balances below \$99.99. Dividend rates are based on the account balance and account tier. The tiers are as follows: Tier 1 daily balance up to \$99.99, Tier 2 daily balance \$100.00-\$4,999.99; Tier 3 daily balance \$5,000.00-\$24,999.99; Tier 4 daily balance \$25,000.00 or more. We use the daily balance method to calculate the dividend on your account. Funding must be received within 30 calendar days of account opening. Dividends begin to accrue no later than the business day we receive the deposit to your account. Rates earned are based on balances, calculated daily, and compounded to the account quarterly. Subject to Reg D. Fees may reduce earnings.

Top Tier
currently earning

2.50%
APY*

Together We Will Connect.

Money Management: Custom Alerts for Better Budgeting

Our free Money Management tool, available within Online Banking and our mobile app, brings everything together by connecting all your accounts and investments in one place. Use this tool to track investments, create budgets, and get custom alerts based upon your spending.

From groceries and dining out to travel and entertainment, simply set your monthly budgets – then we'll send you notifications to help you stay on track, including alerts when you're projected to or are exceeding a budget.

Setting Your Custom Alerts is as Easy as 1-2-3

1 Set Up Your Budgets

Log in to create budgets for categories like dining and shopping, and subcategories like coffee shops and electronics. Or take advantage of an auto-generated budget based upon your spending history.

2 Turn On Notifications

Log in to Online Banking or our mobile app, go to Money Management, select the Settings icon in the right-hand corner, enable the notifications and how you want to receive them—by text, email, or both.

3 Stay On Track

With notifications tied to your accounts and budgets, be confident you're on top of your spending.

Get started today! Learn more at:

gecreditunion.org/money-mgmt



Together We Will Learn.

Which Home Equity Option Is Right For You?

There's no shortage of benefits when it comes to owning a home. In addition to modifying your living space the way you want it, you can tap into your home's equity to accomplish your goals.

While you've likely heard of a home equity loan and home equity line of credit (HELOC), it's important to understand the differences between the two. Both are popular among homeowners, *but how do you know which makes the most sense for you?*

	Home Equity Loan	Home Equity Line of Credit
An adjustable interest rate		✓
A fixed interest rate	✓	
Lump sum	✓	
Draw money as you need it		✓
Eligible for tax-deductible interest	✓	✓

Home Equity Loan

Often referred to as a second mortgage, a home equity loan uses your home as collateral against the amount of money you borrow. If you need a specific amount at once to finance a home project for example, and don't plan on taking out another loan in the foreseeable future, a home equity loan is the way to go. They have fixed interest rates and longer borrowing periods which makes for a more structured payment plan.

Home Equity Line of Credit (HELOC)

A home equity line of credit lets you access the funds as you need them. If you plan on making ongoing improvements to your home or consolidating high-interest credit cards, this may be a better option. HELOCs come with variable interest rates, which means the rate can rise or fall according to the movements of a benchmark.

Before deciding whether to apply for a HELOC or a home equity loan,

consider how much money you need and how you plan to use it. As you weigh your options, factor in: interest rates, fees, monthly payments, and tax advantages – and, of course, whether borrowing is the right approach at all.

Meet with a Member Consultant who can help you select the best option for your financial needs. Learn more about our home equity options at: gecreditunion.org/home-equity

Upcoming Financial Seminars

We're here to help you take charge of your money with a variety of **free seminars**.



April Seminars:

- **April 11th**: Retirement Income Planning
- **April 16th**: Understanding Your Credit Score
- **April 23rd**: Protecting You and Your Accounts

May Seminars:

- **May 21st**: Managing Finances on Your Own
- **May 16th**: Investment Strategies for Managing Volatile Markets

June Seminars:

- **June 6th**: Understanding Social Security
- **June 13th**: Financial Basics for Teens and Parents
- **June 25th**: Post-Retirement Planning

Make Your Reservation Today

Seating is limited and reservations are required. Reserve your spot today at: gecreditunion.org/cu-events

Together We Will Care.

GECU Gives Back

In February, we launched our SOUPer Bowl Canned Soup Drive to collect cans of soup for the NEST Community Learning Center. NEST works with low-income children throughout the local community to provide: after school tutoring programs, activities, and small meals for each child.

We collected nearly 500 cans of soup with the help of our team members, members, and business partners, including: Tri-County Extended Care in Fairfield, the Little Miami River Chamber Alliance, and ENGINE International. NEST can use up to 20 cans a night; this donation will allow them to provide dinner for these children for over a month.



Want to see what else we're doing to give back to our communities?

Follow GECU on Facebook to see more community updates, including: partnerships to provide free educational seminars, community volunteering, and donations to local organizations.

2019 Cunningham Scholarship Recipients

Congratulations to this year's scholarship winners!

Robert A. Cunningham served as a volunteer on our Board of Directors and was passionate about volunteering and helping educate young adults. For the past 22 years, we have celebrated his enthusiasm through our Robert A. Cunningham Memorial Scholarship.

This year, the committee decided to award six college-bound high school seniors with a one-time award of \$2,000.

 <p>Maia Czarnecki <i>Ursuline Academy</i></p>	 <p>Mackenzie Greulich <i>Anderson High School</i></p>	 <p>Michelle Kerr <i>Sycamore High School</i></p>
 <p>Brian Longo <i>St. Xavier High School</i></p>	 <p>Samuel Moeller <i>LaSalle High School</i></p>	 <p>Michael Sidenstick <i>St. Xavier High School</i></p>



Skip-A-Pay

Take a vacation from your loan payment.

Learn more and apply at: gecreditunion.org/skipapay

*Not available for all loans. Subject to approval. Conditions may apply.

Together We Will Build.

We have the right teams to help you **build** your future.

Every financial decision is personal. It's not a mortgage; it's your dream home. It's not an IRA; it's your financial future. It's not a savings account; it's your child's college education.

Those personal goals mean everything to us—that's why we've partnered with experts and advisors to offer you the resources you need to reach your financial goals.



Investment Services

With the right strategy, investing your money can prepare you for a rewarding financial future. Through our partnership with CUSO Financial Services, L.P. (CFS*), we can help you with the investment process and advise on strategies with highly personalized service.

From stocks, bonds, and mutual funds, to financial planning and more, we work with you to find an investment product that best meets your needs.

For more information visit: gecreditunion.org/investments.

Contact our Investment Service Representatives at:

513.243.6510 or reach them individually via email:

- Todd Blessing: todd.blessing@cusonet.com
- Erik Waldron: erik.waldron@cusonet.com



Legal Services

As a GECU member, you and your family are entitled to a free initial consultation with our partner attorneys at Wood + Lamping LLP. They offer a variety of legal services, including:

- Wills, trusts and estate planning
- Elder law
- Probate, estate and trust administration
- Medicaid planning and asset protection
- Divorce/family law, and more

For more information, contact the attorneys at Wood + Lamping LLP at: **513.243.8300** or visit: gecreditunion.org/legal.



Insurance Services

Our professionals act as brokers, researching multiple companies to find the best policy and pricing options for you. They are hometown professionals who care about you and your family's financial future. There is no cost or obligation, and there is no charge to use our insurance professionals' services.

Contact Insurance Services at: **513.243.8100** or email: insurance@gecreditunion.org. For more information visit: gecreditunion.org/insurance.

Investment Services: 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. | **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. | **Insurance Services** is provided through CUSO Corp., a credit union service organization wholly owned by GECU Insurance Services provided through Bardon Insurance Agency, Inc. dba Insurance Services.

Condensed Financial Statement

Number of Members.....**188,068**

Loans.....**\$2,595,252,153**

Shares.....**\$2,804,660,876**

Assets.....**\$3,102,144,642**

Ending February 28, 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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