

“ GREAT companies begin with GREAT people; our employees deserve the best benefits available to *Improve their Quality of Life.* ”

~Timothy D. Ballinger, President and CEO



The following information outlines General Electric Credit Union's (GECU) excellent benefits package. More specific information, including health insurance rates, is available from the Human Resources department. Full details and restrictions may be found in the individual plan documents and schedules of benefits.



### Health/Prescription/Dental

Eligible employees have the opportunity to participate in GECU's health, prescription, and dental insurance program. Employees may select either single or family coverage with affordable co-payments.

### Life Insurance

All eligible employees receive an actual term life insurance policy under the company's group plan after six months of employment. The policy coverage is 1½ times the employee's annual salary to a maximum of \$50,000.

### Short- and Long-Term Disability

In the event of an unfortunate accident or disability, GECU's disability plan protects individual incomes up to 60% short-term and 70% long-term.

### Tuition Reimbursement

In today's fast-paced world, learning is a continuing process throughout one's career. GECU's tuition reimbursement program enables employees the opportunity to enhance their education and value to the credit union.

### Paid-Time Off

The paid time off (PTO) system enables eligible employees time for sick days, personal appointments, etc. A maximum of 64 hours are granted per calendar year.

### Vacation

The following vacation schedule provides employees paid time off from work after one (1) year of employment:



- 2 weeks after 1 year of employment
- 3 weeks after 3 years of employment
- 4 weeks after 10 years of employment
- 5 weeks after 15 years of employment
- 6 weeks after 20 years of employment

### Additional Time Off

GECU provides time off for: jury duty, bereavement, and military duty. Contact Human Resources for details. Restrictions apply.



### Holidays

Employees receive up to 11 paid holidays to enjoy many of our nation's celebrations with family and friends. Plus, a **You Are Special** holiday. Celebrate one of the most significant days of your life - your birthday; enjoy the day

off with pay! Holidays reflect the federal holiday schedule in most cases. Offices located in GE plant facilities often reflect the Plant's holidays.

### Wellness and Financial Well-Being

Enjoy the many wellness activities and opportunities for self-improvement in areas of health and financial fitness. On-site clinics, such as annual influenza vaccines and mammograms, are available to employees in addition to periodic "Wellness Wednesday" events. Those in need of financial counseling have the opportunity to confidentially meet with a professional on-site (one of our Member Consultants) or off-site at Trinity Debt Management services. Legal advice

is also available through our Legal Services Department. Your quality of life is a priority.

### GECU Products & Services

Employment at GECU qualifies employees for immediate credit union membership. You'll not only be able to take advantage of the great financial services of one of the largest credit unions in the State of Ohio, but you'll also be able to take advantage of special employee benefits. Qualifications, restrictions, and limitations apply to all employee services.

- **Direct Deposit:** Payroll may be directly deposited into your personal account(s).
- **Loan Application Fees:** Application fees for loans are waived for all qualified employees.
- **Safe Deposit Box:** Employees may open a 3x5 safe deposit box free of charge for personal use.
- **Checks:** Basic checks provided to employees at no cost on their primary checking account.
- **Web BillPay:** Employees may use this service with their GECU checking account at no charge.
- **GECU Employee Visa® Platinum Card:** Enjoy the benefits of a no annual fee, reduced-rate card created just for employees.

### Retirement Program

It's never too early to begin a retirement savings plan and GECU is eager to get you started.



**General Electric Credit Union Employees Retirement Program:** Eligible employees have the opportunity to join our 401(k) program after one (1) year of employment. GECU matches your contributions dollar for dollar up to 10% of your base gross compensation. Plan restrictions apply.

# AN EXCEPTIONAL ORGANIZATION

- General Electric Credit Union was established in 1954. It has grown into one of the largest credit unions in the State of Ohio.
- We are a not-for-profit, member-owned financial institution with a single mission to serve our member-owners. In doing so, we pride ourselves on **valuing people over money**.
- GECU serves those who live, work, worship, or attend school in most Southwest Ohio counties and several Northern Kentucky counties; live and work in the following Indiana counties of: Dearborn, Franklin, Ohio, Switzerland, and Union; or work at numerous companies throughout the region.
- The Credit Union has continually achieved a rating in IDC Financial Publishing's **SUPERIOR** category. This rating indicates that GECU is one of the safest institutions in the United States.
- We have received a **five-star** "Superior" rating by BauerFinancial Reports, Inc. since 1990.
- We seek to hire and retain talented individuals who are committed to excellence and total member satisfaction.

**Special note:** This brochure serves as a summary for GECU's employee benefits programs for full-time staff members. Under no circumstance, does it constitute a contract. Benefits may change at any time with or without notice. Restrictions and guidelines apply on all benefits and may be obtained from the Human Resources department.



## Message from the President & CEO, Timothy D. Ballinger

Dear Current or Prospective Employee:

General Electric Credit Union (GECU) is pleased to offer one of the best employee benefits packages around. GECU's employees are an integral part of the credit union; they deserve the best benefits available.

Judge our program for yourself; take a moment to review the enclosed outline of the benefits available to eligible GECU employees.

Please do not hesitate to contact Human Resources at: 513.243.4328 or 800.542.7093 with any questions concerning any specific benefit.

Best Regards,



Timothy D. Ballinger



## General Electric Credit Union

*Improving the Quality of Financial Lives*

[gecreditunion.org](http://gecreditunion.org)  
513.243.4328 | 800.542.7093

We are an Equal Opportunity Employer.

# EMPLOYEE BENEFITS



**VALUABLE**  
benefits for our  
company's greatest assets



General Electric Credit Union