



SILVER DOLLAR

5 Ways to Increase Your Online and Mobile Banking Security

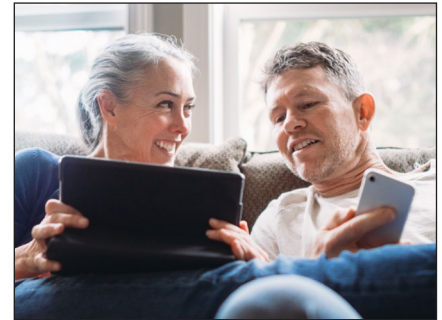
While online banking and mobile apps are secure, it's important now more than ever, to take preventative measures to protect yourself and your accounts from scammers.

Below are some safety features you can implement to help increase the security of your accounts:

- **Use Biometric Security.** This allows users with compatible smartphones to log in to a mobile banking app with the touch of their finger or a look at their phone through facial recognition. For Apple users this is called Touch ID/Face ID and for Android users it's called Fingerprint Unlock/Trusted Face.
- **Use Multi-Factor Authentication.** Using another layer of security helps address vulnerabilities of a username and password. With Multi-Factor Authentication, you are asked for an additional piece of personal information as a way

to identify you, such as what is your favorite vacation spot?

- **Opt into Email, Text, or Push Alerts.** Depending on the features you set up, such as when a transaction is made or a balance falls below a certain level, you can receive an email, text, or push notification. Then, you can act quickly if something is suspicious.
- **Enroll for eStatements.** Reduce the possibility of identity theft by receiving your statements through online banking or a mobile app. With eStatements, your account information is protected by an extra layer of security, since it can only be accessed after you log into your account(s).
- **Use Web BillPay.** Paying bills through online banking or a mobile app can help reduce the chance of identity theft. When you use a bill pay system, you become less of a target for hackers because your payment



information is protected by the same standards that secure your online account.

As technology continues to evolve and improve, it's important to stay up-to-date with all the latest strategies to fight hackers. By incorporating these features and diligently monitoring your account activity, you can keep your money safe.

Visit our Security Center, at: gecreditunion.org/security, to learn more today.

Current Rates

Deposit Rates	
IRA Money Market¹	
\$100-4,999.99	1.09% / 1.10% ^{APY}
\$5,000-24,999.99	1.29% / 1.30% ^{APY}
\$25,000+	1.98% / 2.00% ^{APY}
Choice Checking²	
Up to 4,999.9905% / .05% ^{APY}
\$5,000+10% / .10% ^{APY}

Share Certificate Rates ³	
6-Mo	Min. \$500 1.93% / 1.95% ^{APY}
1-Yr	Min. \$500 2.10% / 2.12% ^{APY}
1-Yr Jumbo	Min. \$100,000 2.22% / 2.25% ^{APY}
2-Yr	Min. \$500 2.39% / 2.42% ^{APY}
3-Yr	Min. \$500 2.71% / 2.75% ^{APY}
5-Yr	Min. \$500 3.01% / 3.05% ^{APY}

IRA Certificate Rates ³	
IRA Share	Min. \$5.0010% / .10% ^{APY}
6-Mo	Min. \$500 1.94% / 1.95% ^{APY}
1-Yr	Min. \$500 2.10% / 2.12% ^{APY}
1-Yr Jumbo	Min. \$100,000 2.23% / 2.25% ^{APY}
2-Yr	Min. \$500 2.40% / 2.42% ^{APY}
3-Yr	Min. \$500 2.72% / 2.75% ^{APY}
5-Yr	Min. \$500 3.02% / 3.05% ^{APY}

General Electric Credit Union membership is required for our products and services; contact us for membership details. APY = Annual Percentage Yield. Rates are subject to change at any time and are accurate as of June 10, 2019. Interest will accrue as of the date funding is received; funding must be received within 30 days of opening the account. Fees may reduce earnings. ¹IRA Money Market Account: There is no minimum balance requirement to open this account. To earn dividends, you must maintain a minimum 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: \$100.00 - \$4,999.99; Tier 3: \$5,000 - \$24,999.99; Tier 4: \$25,000 or more. We use the daily balance method to calculate the dividends on your account. Rates earned are based on balances, calculated daily, and compounded to the account quarterly. Subject to Regulation D requirements. ²Choice Checking: You must deposit \$25 to open this account. If your average daily balance is below \$500, you will incur a \$10 monthly maintenance fee. 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 - \$4,999.99; Tier 2: \$5,000 or more. We use the daily balance method to calculate the dividends on your account. You will receive the accrued dividends if you close your account before dividends are posted. APY will vary due to the account activity and balance. ³Share and IRA Certificates: Early withdrawal penalties may apply. Refer to the Account Disclosures for account information. Contact a Member Service Representative for further information about applicable fees and terms and conditions. **For all of our rates: visit: gecreditunion.org/deposit-rates or contact us.**

Guaranteed Growth with Our IRA Money Market Account

Let your money work hard for you with our IRA Money Market Account!

Our IRA Money Market Account is the perfect account to help your retirement savings grow. This account offers secure, guaranteed returns; you won't need to worry about an unpredictable market.

Account features include:

- Tiered rates; earn dividends beginning with \$100

- No minimum balance requirement to open or maintain this account
- No monthly maintenance fee
- Unlimited deposits in person (up to the annual IRA contribution limit)
- Traditional and Roth IRA options available
- View and manage your account with Online Banking or our mobile app

Current Rates		
	Rate	APY*
\$100-\$4,999.99	1.09%	1.10%
\$5,000-\$24,999.99	1.29%	1.30%
\$25,000+.....	1.98%	2.00%

Let us take your retirement savings to the next level.

Open an IRA Money Market Account today! Visit a branch near you.

General Electric Credit Union (GECU) membership is required for our products and services; visit: gecreditunion.org/membership for details. *APY = Annual Percentage Yield. Rates accurate as of 6/10/2019. Rates are subject to change at any time. There is no minimum balance requirement to open this account. To earn dividends, you must maintain a minimum daily balance of \$100. 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: \$100.00-\$4,999.99; Tier 3: \$5,000.00-\$24,999.99; Tier 4: \$25,000 or more. We use the daily balance method to calculate the dividend on your account. Accounts will be opened, and interest will accrue as of the date funding is received; 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. This account is subject to Regulation D limitations. Fees may reduce earnings.



General Electric Credit Union

10485 Reading Road
Cincinnati, OH 45241

PRSRT STD
U.S. Postage
PAID
Cincinnati, OH
Permit #1949

June's History Corner

In 1966, Cincinnati Reds short-stop, Leo Cardenas, hit four home runs in a doubleheader.

In 2004, Ken Jennings began his 74-game winning streak on the syndicated game show, *Jeopardy*.

In 2017, Scooter Gennet hit four home runs in the Cincinnati Reds 13-1 victory against the St. Louis Cardinals. He was the 17th player to do so.

Join us for our upcoming seminar on Investment Planning After Retirement

You've spent years planning for retirement and working hard to accumulate your savings. As you spend time enjoying retirement, there is more investment planning to consider.

Join us at our upcoming seminar to learn more post-retirement investment strategies to help you have the retirement you've dreamed about.

When: **June 25, 2019 at 6 pm**

Where: **Reading Road/Evendale Office Auditorium | 10485 Reading Rd., 45241**

Space is limited; reserve your spot now! Contact Angela at: **513.243.4328** ext. **264** or by email at: angela.bachmann@gecreditunion.org.