



Geauga Credit Union, Inc.

14499 North Cheshire Street • P.O. Box 839, Burton Ohio 44021

Phone: 440-834-4327 • Fax 440-834-0455



www.geaugacreditunion.com

A HAPPY
NEW YEAR

A BRIEF BIT OF NEWS FROM YOUR CREDIT UNION



ONLINE BILL PAY IS HERE!

Geauga Credit Union is pleased to announce that we now offer online Bill Pay. Easy, secure and convenient! There is no fee when the service is used monthly. Here's the lowdown on what is required:

- A GCU Draft (checking) Account. We have three different checking account options available.
- You will need to be set up for online banking - call our office to get started.
- You will need to sign up for e-statements.
- You will need to accept the Bill Pay terms on your online banking homepage.

Overwhelmed? Check out the Bill Pay demo on our website. If you need more personalized instructions for any of the above steps, call Tabitha at 440-834-4327.



DON'T BE A VICTIM OF IDENTITY THEFT

Chances are you used your credit card while doing your holiday shopping. Could someone have "skimmed" your card? Was the website secure? When you open your monthly statement, look closely at all the transactions. Are there any transactions you do not recognize? Call the number on your statement immediately for more information. If it is not your transaction, you have the right to dispute it without harming your credit worthiness. Be sure to ask VISA customer service how you can dispute any charges and follow their instructions in a timely manner.

Start 2010 by reviewing your credit report. Log onto www.AnnualCreditReport.com for a free credit report, although, be aware that obtaining your credit *score* is not free. This site's FAQ section is worth reading. There are also direct links to the three main credit reporting agencies. Click on the logo of the agency you want and you will be directed to their site. Here you can learn how to request freezes, fraud alerts or how to file a dispute.



SPECIAL LIMITED TIME OFFERS

Refer a friend! Complete this coupon with your name and a friend's name. Have them give it to a Member Representative when they open their account at Geauga Credit Union and make their first deposit. All they need is \$5.00 to establish their account and be eligible for member services. (If opened at a payroll department, forward coupon to GCU with member account card.)

Member Name _____

Friend's Name _____

We will deposit \$5.00 to your account once your friend's account is open and active. *Expiration Date: March 31, 2010*

Take out any secured loan at Geauga Credit Union and receive an extra 1/2% off your best rate! Bring this coupon to our office when you apply for your loan. Upon qualifying and signing your loan documents, we will take 1/2% off your best loan rate! Limited to new secured loans only and cannot be used in conjunction with home equity, indirect, unsecured loans or Visa cards. Rates are tier priced based on credit score. All loans subject to credit approval. *Expires March 31, 2010. (Cannot be used to lower existing loan rate.)*

Member Name _____

Loan Officer _____