

Other Services

Geauga Credit Union offers many other Services including:

Share Draft Accounts

Share Savings Accounts

Traditional/Roth IRAs

Coverdell Education Accounts

Secured Loans

Unsecured Loans

Home Equity Lines of Credit

Plus much more.

ATM Locations

14499 N. Cheshire St., Burton

UHHS Geauga Regional Hospital (ER hallway)

Geauga County Safety Center

Marathon Gas in Middlefield

(State Rte 608, Old State Rd)

3 Kraftmaid Cabinetry Locations

Office Hours

Monday	8:00 AM - 4:30 PM
Tuesday	8:00 AM - 4:30 PM
Wednesday	9:00 AM - 2:00 PM
Thursday	8:00 AM - 4:30 PM
Friday	8:00 AM - 6:00 PM
Drive Thru hours the same as lobby with exception of	
Wednesday	8:00 AM to 4:30 PM



**Geauga
Credit
Union, Inc.**



**A M E R I C A ' S
C R E D I T U N I O N S™**

Where people are worth more than money.™

Your savings federally insured to at least \$250,000
and backed by the full faith and credit of the United States Government

NCUA

National Credit Union Administration, a U.S. Government Agency

Geauga Credit Union, Inc

14499 N. Cheshire Street
PO Box 839
Burton, OH 44021

Phone: 440-834-4327
Fax: 440-834-0455
www.geaugacreditunion.com



**Geauga
Credit
Union
Inc.**

Come Grow With Us

Membership for those
who live or work in
Geauga County

Share Certificate Truth-in-Savings Rate and Fee Schedule



Tel: 440-834-4327

Geauga Credit Union, Inc. Come Grow With Us

Rate Information

The DIVIDEND RATE on your Share Certificate is referenced on your Share Certificate Receipt. This rate shall be in effect until the maturity date also referenced on your receipt.

Compounding and Crediting

Dividends shall accrue when the Share Certificate is issued or, in the case of subsequent deposits (if permitted), the date such subsequent deposits (whether cash or noncash) are received.

Balance Computation Method

Dividends shall be calculated using Average Daily Balance method which applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the balance in the account for each day of the period and dividing that figure by the number of days in the period.

Transaction Limitations

Additional deposits to the Share Certificate are not permitted prior to maturity.

**Not for Profit, not for Charity,
but for Service**

Early Withdrawal Penalty and Grace Period Information

If the Share Certificate should be presented for payment prior to maturity an early withdrawal penalty shall apply. A penalty equal to 90 days dividends on the amount withdrawn shall be forfeited. The balance of the funds represented by the Share Certificate shall remain on deposit under the Certificate's original terms and conditions.

The penalty described above does not apply in these cases: (1) withdrawals after the death of any owner of the Certificate, or (2) involuntary closure of owner's account pursuant to the Credit Union's bylaws or code of regulations.

Maturity Information

Upon maturity, the Certificate shall be closed and funds transferred to the primary owner's share account. Owner(s) may contact the Credit Union regarding current rates and terms and reinvesting the funds into a new Share Certificate.

**Savings at this Credit Union
are federally insured
up to \$250,000 by the
National Credit Union
Administration,**

Joint Ownership Agreement

The Owners and the Credit Union listed on the receipt agree with each other that all amounts evidenced by the Share Certificate are owned by the listed Owners as joint owners with full right of survivorship. Any joint owner may also pledge, transfer and assign the Share Certificate as collateral for a loan from the Credit Union if such joint owner is a member of the Credit Union. Payment to any joint owner in accordance with the terms and conditions of this joint ownership agreement, whether before or after the death of any joint owner, shall be valid and shall discharge the Credit Union from any liability for such payment. The rights and duties of the Credit Union shall not be modified or changed except by written notice by a joint owner, and no such written notice shall affect the validity of transactions made prior to Credit Union's receipt thereof.

Withdrawal Restrictions

Any owner of the Certificate may make a withdrawal from the Share Certificate without the consent of any other owner.

For more information, please call us or stop in. We can't wait to meet you and help you with your financial needs.

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