

Other Services

Geauga Credit Union offers many other Services including:

Share Draft Accounts

ATM

Debit Cards*

Low Rate Credit Cards*

Secured Loans*

Unsecured Loans*

Home Equity Lines of Credit*

Plus much more.

*subject to credit approval

ATM Locations

Burton, 14499 N. Cheshire St.

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 are the same with the exception of	
Wednesdays	8:00 AM - 4:30 PM



**Geauga
Credit
Union, Inc.**



**AMERICA'S
CREDIT UNIONS™**

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

**Savings
Accounts**



Whether your savings goal
is long term or short
term, Geauga Credit Union,
Inc. offers many options to
help you achieve your goal.

Tel: 440-834-4327

Geauga Credit Union, Inc. Come Grow With Us

Share Savings

Minimum Opening Deposit \$5.00

\$5.00 minimum balance required to remain open.

\$150 average daily balance earns 1.01%* APY paid quarterly.

ATM Accessible

Withdrawals at ATM subject to 75 cent fee.

4 Free Deposits per month at any ATM that accepts non-customer deposits.^o

Unlimited deposits can be made by Direct Deposit, Payroll Deduction, Over the Counter, Night Deposit, Mail or Transfer from Draft Account.

One free withdrawal per month. Each additional withdrawal will accrue a \$5.00 fee deducted at end of month if balance falls below \$250.00 at time of withdrawal.^oNo more than three withdrawals per month may be electronic withdrawals or automatic transfers.**

Statements are mailed semi-annually unless the account receives electronic debits or credits, which will generate monthly statements. Statements are available through the mail or can be set up online.

NSF fee \$25.00

*rates are subject to change

^oDoes not include any surcharge fees that may be charged by other bank ATM's.

^oIf you will be using your account as a transactional account, we suggest a free checking account with unlimited withdrawals.

**See disclosure for full details

Christmas, Vacation and Back to School Club accounts.

Minimum Opening Deposit \$5.00

No Service Charges

Any balance earns 0.25% APY*, paid monthly, posted quarterly.

Unlimited deposits can be made by Direct Deposit, Payroll Deduction, Over the Counter, Night Deposit, Mail or Transfer.

The amount you have saved will be automatically be transferred to your Share account according to the following schedule:

Vacation Club: first week in June

Back to School Club: first week in August

Christmas Club: first week in November

Any withdrawals prior to transfers being done will result in account closure until after transfers are completed. Member may then start a new club account for the next saving cycle.



Bill Paying/Savings Bond Club

A great account to keep Bill Paying money separate. Also a way to save for Savings Bond purchases through our "Bond a Month" club. (see Member Representative for details)

No minimum balance required

Unlimited deposits permitted

Limited to six preauthorized withdrawals per month

Account does not earn interest

No monthly fees

Share Certificates

Minimum opening deposit \$500.00 or \$1,000.00 depending on term (except in cases of special offer Share Certificates).

Available in 3 month to 60 month terms.

Dividends are paid monthly (except in cases of special offer Share Certificates).

Dividends are payable directly to the Share Certificate, by check, or transferred to a share savings or draft account.

Penalties for early withdrawal are equal to 90 days interest whether earned or not.

Call us at 440-834-4327 or go online to www.geaugacreditunion.com for current rate information.

We also accept deposits for
Traditional, Roth and
Educational IRAs.

We do not charge
administrative fees
for our IRA
accounts.



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

(440) 834-4327

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