

# Benefits All Types of Financial Services Users

Co-op Advantage is similar to GenFed's current good credit discount program for loans, allowing benefits for savers as well - it caters to members with many different financial lifestyles.



Co-op Advantage was designed so that all GenFed members will receive value for their contributions to the credit union.



Federal Credit Union

A Low-Cost Banking Alternative  
www.genfed.com

Akron	330.784.5451
Antwerp	419.258.5151
Bryan	419.636.1053
Centralia	618.532.9524
Fairlawn	330.835.9103
Lorain	440.282.4606
Mt. Vernon	618.244.1077
Sheffield Lake	440.949.1782
Shelbyville	317.392.6230
Wadsworth	330.336.2150
Wadsworth (Great Oaks)	330.336.3556



AMERICA'S  
CREDIT  
UNIONS

Branch closed but you want a loan?



Try Loan Phone:  
1-877-GF-LOAN-0!



Touch-tone Teller:  
Akron area:  
(330) 794-1220  
Toll Free:  
(800) 850-5451

HomeBanking



www.genfed.com



Insures an additional \$250,000

# Yes! I want to upgrade my Ownership Level.

## Loan Application

Reason for Loan:	Loan Amt. \$:
Applicant Name:	CoApplicant Name:
Social Security Number:	Social Security Number:
Birthdate:	Birthdate:
E-mail address:	Phone Number:
Phone Number - Day:	Employer:
Phone Number - Evening:	Yearly Income:
Employer/Yearly Income:	
If GenFed Member, Account No:	
Issue GenFed MasterCard: <input type="checkbox"/> Yes <input type="checkbox"/> No	
Signature	Date
Co-Applicant Signature	Date

PLEASE READ THE FOLLOWING CAREFULLY BEFORE SIGNING: The Ohio laws against discrimination require that all creditors make the credit equally available to all credit worthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law. I/we hereby authorize you to obtain a consumer report or reports to be used in connection with this application and to obtain further credit information from any of the persons or firms set forth in this application and that credit references or verification may be given based on inquiries from other parties. Recognizing that the statements made in this application will be relied upon by you in determining whether credit will be issued to me, I/we understand and agree that any card(s) issued as a result of this application shall be in accordance with, and agree to be bound by the Cardholder Terms, Conditions, Disclosure Statement and Agreement, a copy of which will be mailed to the applicant if this application is granted (and those which shall be issued from time to time), receipt and acceptance of such terms, conditions and disclosure statements and agreements to be conclusively presumed by applicants use of card(s). If this is a joint application, the undersigned shall be jointly and severally liable for any and all credit extended from time to time. I/we agree that the credit union shall have a Security Interest of \$100.00 of my savings balance as long as a balance or available credit exists on this credit card/loan account and I/we hereby pledge that amount. (All persons requesting a card must sign and will be contractually liable)

## Deposit Slip

Account #	Date
Name	
Deposit into: <input type="checkbox"/> Money Market <input type="checkbox"/> Checking <input type="checkbox"/> Savings <input type="checkbox"/> I'm interested in a certificate or IRA, please call my daytime phone number at _____	
Check(s):	
Net Deposit:	

# It just makes ¢ents:

**if** you owned a bakery...  
where would you buy your bread?



**if** you owned a shoe store...  
where would you buy your shoes?



**you do** own the credit union...  
*Where do you borrow and save?*



GenFed Federal Credit Union  
www.genfed.com

# Your Credit Union

*(it's where **you** belong)*

## Lower Costs, More Benefits Just for Being a Member

At GenFed we've always believed in rewarding our members. It is all part of our system of cooperative values. That's why we implemented the Co-op Advantage program in 2001!



Your Co-op Advantage level is based on the total amount of loans, savings, investments and services you have with us. It just makes "cents"; the more you support GenFed, the more you receive in return.



## Co-Op Advantage – An Advantage for All Members

Co-op Advantage organizes our members into four groups: Bronze Owner, Silver Owner, Gold Owner and Platinum Owner. Members are assigned to a group based on their total business relationship with GenFed. What do you get? The chart to the right shows benefits you receive based on your level of relationship. Simply put, the more business you have with GenFed, whether loans or deposits, the more benefits you receive.



**Moving up for More Rewards is Easy:** The chart below shows how simple it is to move up in owner levels and receive more benefits. You'll have the opportunity to change ownership levels every month and you'll remain at the same level for the entire calendar month. Just increase your relationship with GenFed by enjoying more GenFed products and services. You may elect to take advantage of our competitive loan products, or to enjoy our high yield savings and investment products by bringing funds you may have at other financial institutions. However you would like to strengthen your GenFed relationship, you know you will be rewarded with more benefits!

**An Advantage for All Members:** Co-op Advantage meets the financial needs of all our members and their families. In fact, members who are joint on one another's accounts may enjoy the same owner levels. Please contact your branch to take advantage of this potential upgrade.

**Reward Yourself Today:** Advance your owner level today. Simply mail or drop off the attached loan application with requested information and/or the deposit slip with your funds to GenFed. For more detailed information please call your local branch office.

<i>Combined Loan, Investment, and Share Balances</i>	<b>PLATINUM</b> <i>\$10,000 and up</i>	<b>GOLD*</b> <i>\$2,000 - \$10,000</i>	<b>SILVER</b> <i>\$500 - \$2,000</i>	<b>BRONZE</b> <i>under \$500</i>
<b>Relationship Fee:</b> <i>(Does not apply to members under the age of 18 or new members for their first six months of membership.)</i>	FREE	FREE	FREE	\$5 / month
<b>Over the counter transactions (withdrawals &amp; transfers), first 5 free then:</b>	FREE	\$0.50 / transaction	\$0.75 / transaction	\$1 / transaction
<b>Business Checking Account fee:</b>	FREE	\$5 / account	\$5 / account	\$5 / account
<b>Debit card with PIN and/or cash back transaction fees, first 5 free then:</b>	\$0.25 / each	\$0.50 / each	\$0.75 / each	\$1 / each
<b>ATM/Debit card used at ATM, first 4 free then:</b>	\$0.50 / each	\$0.75 / each	\$1 / each	\$1.50 / each
<b>Check cashing Fee Charge for 1st and 3rd (and up) checks cashed in the same visit. 2nd in the same visit free.</b>	FREE	FREE	\$2 / each	\$3 / each
<b>Stop payments and reversals:</b>	\$10 / each	\$15 / each	\$15 / each	\$20 / each
<b>Money Orders:</b>	FREE	\$1 / order	\$1 / order	\$2 / order
<b>Travelers Checks:</b>	FREE	\$0.50 / \$100	\$1 / \$100	\$1 / \$100
<b>Cashier's or Official Checks (payable to member or other), first 2 free per month and then:</b>	FREE	\$5 / each	\$5 / each	\$5 / each
<b>On-request re-print statement fee with-in the non-current month:</b>	FREE	\$2 / statement	\$2 / statement	\$4 / statement
<b>Debit Card without checking account:</b>	\$20 one time	\$20 one time	Not available	Not available
<b>Online Bill Payer</b>	FREE**	FREE**	FREE**	FREE**
<b>Cash back on deposits and cash withdrawal limits</b>	Unlimited	Unlimited	Max. of \$200***	Max. of \$100***

\*\*For active users, \$10 monthly inactivity fee if no bills paid in a 30 day period

\*\*\*Limits may be exceeded without a fee for Bronze and Silver members who have an active checking account. Limits may be exceeded for Bronze and Silver members without an active checking account but the check cashing fee will be charged.

\* New members automatically receive Gold status for their first 60 days of membership.