



GenFed[®] Financial

Your interest at heart

Free Membership is Available to You and Your Family

Membership in GenFed Financial Credit Union is free. Once you join, your immediate family members also have the opportunity to share in the benefits along with you by becoming members.

The first account you open is a Savings Account and GenFed makes your first \$ deposit.

Once the account is open, you become a part owner in the credit union. You may attend our annual meeting and vote for elected officers.

You will then be a member for life and retain your rights of membership even if you change jobs, relocate or retire, as long as your account is kept open.

Full-Service Financial Institution

GenFed is a full service credit union offering many of the same products you see at traditional financial institutions.

Your deposits are insured up to \$250,000 per account by American Share Insurance, a company that has been insuring credit unions for over 40 years without a single loss to account holders.

Additional deposit insurance of \$250,000 is provided by GenFed through Excess Share Insurance (ESI).

BENEFITS OF GENFED MEMBERSHIP

Why are more and more people turning to GenFed Financial for their financial needs?

Because, as a member-owned, not-for-profit credit union, our sole purpose is to serve our members. Since we don't have to generate a profit for shareholders, we return our earnings to our members in the form of higher deposit rates, lower lending rates and fewer and smaller fees.

Serving Your Borrowing Needs

GenFed offers a full range of lending products including:

- New/Used Vehicle Loans
- Personal Loans
- First & Second Mortgage Loans
- Home Equity Loans and Lines of Credit
- Home Improvement Loans
- Debt Consolidation Loans
- Boat, RV & Motorcycle Loans
- Platinum MasterCard with no annual fees!
- Adjustable Rate Mortgages
- Balloon Mortgage Loans
- Student Loans

We also offer payment protection for most loan products at a nominal cost. Also, be sure to ask about GAP protection and our Vehicle Service Contract program for your auto loans.

And ask about transferring your current loans to GenFed to save money!



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Serving Your Savings & Investment Needs

Our saving and investment products give you the opportunity to build your savings safely and quickly at the highest yield possible.

And with up to \$500,000 in deposit insurance, your savings will grow without risk.

These accounts are available to you:

- Regular Savings
- Christmas Club Accounts
- Vacation Club Accounts
- Name Your Own Club Accounts
- Certificate Accounts
- Individual Retirement Accounts (IRA)
- Money Market Accounts
- Health Savings Accounts
- IRA Accumulator Accounts
- Certificate Accumulator Accounts
- Jumbo Money Market Accounts

Call us for more information.



BENEFITS OF GENFED MEMBERSHIP

Checking That Works For You

Our checking account allows you to manage your daily financial affairs without the excessive fees other financial institutions charge.

We offer:

- Mobile Apps in App Store, Google Play™ and Windows Store
- No minimum balance requirement
- No monthly fee options
- No per check/deposit fee
- Direct Deposit
- Payroll deduction
- Free and Dividend options
- ATM access at 170,000 surcharge-free ATMs
- Debit Card with unlimited signature transactions
- 24/7 account access with HomeBanking
- FREE Online Bill Payer
- Overdraft protection options
- Remote Check Deposit
- Electronic statements
- Mobile Banking with eAlerts through your Android or iPhone

We're Here For You!

At GenFed you get friendly local service. Our services are for our members only, not everyone else in the country. We know you. We work hard to help you handle your financial affairs. And remember, because GenFed is a not-for-profit cooperative, people are worth more than money here.



American Share Insurance insures each account up to \$250,000. Excess Share Insurance Corporation provides up to an additional \$250,000 of insurance per account. By members' choice, this institution is not federally insured. MEMBERS' ACCOUNTS ARE NOT INSURED OR GUARANTEED BY ANY GOVERNMENT OR GOVERNMENT-SPONSORED AGENCY.

