

ATM Card Availability

- Use as an ATM or Debit Card at any world wide location.
- Choose your own PIN
- NO fees for making purchases with your Debit Card
- Convenient to use as a Credit Card for online shopping. (As long as funds are available).
- Funds are deducted directly from your Checking, Money Market or Savings Account
- Use the “cash back” option at merchants instead of stopping at the ATM
- FREE ATM access at any Genesee Valley Federal Credit Union Branch
- Eight FREE withdrawals at “NON GVFCU ATM’S” per month with your Premium Checking Account
- Four FREE withdrawals at “NON GVFCU ATM’S” per month with your Quality Checking.
- Balance Inquiries are \$ 1.00 each or use P.A.T. or Home Banking for FREE!
- Visit any Appoint or Co-Op ATM in the country or TXT “MYCOOP” (692-667) for the ATM nearest you. (Free based on your cell phone provider).

**Genesee Valley Federal
Credit Union....
A better way to bank.**



Genesee Valley Federal Credit Union Membership Benefits

- FREE ATM/MasterCard Debit Cards
- Access to surcharge-free Allpoint and Co-op ATM locations
- Quality FREE, Premium & Fresh Start Checking Accounts Available
- Certificates of Deposit
- FREE Additional Savings, Holiday and Club Accounts
- Money Market Account with Checks
- Direct Deposit & Payroll Deduction
- Bill Pay (Free with Premium Checking Account)
- FREE Home Banking at www.GeneseeValleyFCU.com
- Order your checks on-line
- 24-Hour Phone Auto Teller (PAT)
1-800-403-6637 (1-800-40FONES)
- IRA Account & IRA Certificates
- Low Interest Rates on Loans
- Auto, Personal, Home Equity & Mortgage Loans Available
- Disability & Life Insurance on Loans
- Gap Insurance
- Convenient Loan Payment Options
- FREE Financial Counseling
- “Credit Union By Mail” Envelopes
- Family Memberships & Children’s Accounts
- NCUA Insured Accounts to at least \$250,000
- Money Orders
- Savings Bonds
- Electronic Statements



Geneseo Branch:
4621 Millennium Drive | Geneseo, New York 14454
Phone: 585-243-1500 | Fax: 585-243-4143

Dansville Branch:
184 Main St. | Dansville, NY 14437
Phone: 585-335-3216 | Fax: 585-335-6112

Warsaw Branch:
445 North Main St. | Warsaw, NY 14569
Phone: 585-786-0170 | Fax: 585-786-0351
www.GeneseeValleyFCU.com

Revised 08/11

Quality Free, Premium & Fresh Start Checking



**Open your free
checking account today!**



A better way to bank.

QUALITY FREE CHECKING

The name speaks for itself! Genesee Valley Federal Credit Union has been offering our members the same Quality FREE Checking Account since we opened our doors in 1974.

Everything you need is offered with a Genesee Valley Federal Credit Union Checking Account.

- No Hidden Fees
- FREE Unlimited Deposits and Withdrawals at all Genesee Valley F.C.U. Branches
- FREE Online Check Imaging
- Low Cost Bill Pay
- No Per Item Charges
- No Minimum Balance Requirement and No Monthly Service Fee
- Low Cost Value Checks
- Overdraft Line of Credit Available
- Direct Deposit and Payroll Deduction Available
- 4 Fee Free Transactions per Month at Other Foreign ATM's

Open your Genesee Valley F.C.U. Checking Account today. Apply online at www.GeneseeValleyFCU.com or contact a branch nearest you.

PREMIUM CHECKING

When you open a Genesee Valley F.C.U. Premium Checking Account, you get the best of both worlds. The Premium Checking account has many more features and you can earn dividends on the money you use every day.

- No Hidden Fees
- FREE Unlimited Deposits and Withdrawals at all Genesee Valley F.C.U. Branches
- FREE Home Banking Access
- FREE Online Check Imaging

- No Per Item Charges
- Overdraft Protection from Your Savings Account
- Courtesy Pay
- Overdraft Line of Credit Available
- Direct Deposit and Payroll Deduction Available

Plus....

- Earn Interest at a Premium Rate
- FREE Bill Pay
- Your First 150 Value Checks FREE
- Minimum balance of \$750 with direct deposit is required (average daily balance for the month - so your balance can go below \$750 as long as the average balance for the month is maintained). Minimum balance of \$1,000 without direct deposit. If your average daily balance is not maintained, there will be a monthly fee of \$6.00.
- Doubling your number of Free "Non Genesee Valley F.C.U. ATM's" transactions from 4 to 8.

FRESH START CHECKING

Fresh Start Checking enables individuals who have had financial difficulties in the past to enjoy the benefits of a checking account and the support needed to successfully manage the account.

- If you apply for a Quality Free Checking account and are denied, you may be given the opportunity to open a Fresh Start Checking account (based on your report with ChexSystems).
- There will be a \$6.00 per month fee for the checking account.
- Fresh Start Checking members are not eligible for Courtesy Pay.
- There is no foreign ATM withdraws.

- Check deposits on a daily basis: The first \$200.00 to be released, the remainder of the funds will be subject to a standard check holds.

When you want to upgrade from a Fresh Start Checking Account to a different Checking Account this is what you will need:

- You must use Fresh Start Checking for six (6) months.
- You must have had the last six (6) months of account use without NSF activity or multiple returned deposit items.
- You must ask for the change in the account status. All requests will be forwarded to an Assistant Branch Manager or higher for review approval.

DIRECT DEPOSIT

No more worries about a paper check getting lost, stolen or delayed, no standing in line at the branch to deposit your check. Sign up for Direct Deposit and have it deposited directly right into your account immediately. To have your paycheck, tax return, or other income deposits (like Social Security and pension payments), you will need the following information:

- ABA (Routing and Transit) number #222381934
- Your draft ID number off the bottom of your check for checking.
- Savings account will need your 7 digit member number.
- FREE online account access
- FREE check images
- Transfer funds between your G.V.F.C.U. accounts without calling or leaving your home.
- Make G.V.F.C.U. loan payments online
- Review and print your account history.
- Cross-transfer funds to another account. This feature allows you to deposit funds into another member's Genesee Valley F.C.U. account. Available for deposits only and doesn't show the member's balances. Contact the branch nearest you for details.