

FREE HOME BANKING

Now you have access to your accounts 24 hours a day 7 days a week from the comfort of your home or office.

Look at all you can do:

- Transfer funds between accounts
- Pay loans
- Reconcile accounts
- Verify checks have cleared your checking account, check image
- Apply for a loan
- Obtain general Credit Union information
- Electronic Statements
- and much more

www.GeneseeValleyFCU.com

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

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Savings, Money Markets, Certificate of Deposits & IRA's



**Interest is compounded
with every penny you save.**



REGULAR SAVINGS, ADDITIONAL SAVINGS, HOLIDAY AND CLUB ACCOUNTS

LOW MINIMUM BALANCE

Open your Savings Account today with only \$5.00! To maintain your Genesee Valley Federal Credit Union membership, you only need a \$5.00 balance in your Savings Account.

HIGHER INTEREST RATE

Earn some of the highest interest rates in the area on the entire balance in your Savings Account. Savings Account interest is earned on a daily basis.

NO HIDDEN FEES

No surprises! That's what Genesee Valley F.C.U. can promise you as a member. You can withdraw your funds with earned interest at any time without penalties. (Holiday Accounts have restrictions)

ONE SIMPLE ACCOUNT NUMBER

You will have one account number and sub-accounts for each separate type of service – like checking, savings, loans, etc. The new sub-accounts will be:

- 01 Main Savings
- 04 Holiday Account
- 09 Money Market
- 10,11,12,13,14 Additional Savings/Club Accounts
- 65 Fresh Start Checking
- 75 Main Checking
- 76,77,78 Additional Checking Accounts
- 80, -81 Premium Checking with extra great benefits

We also have business accounts.

ADDITIONAL SAVINGS ACCOUNTS

With Genesee Valley F.C.U. you can open Savings Accounts to suit all your needs with no minimum balance requirements, except your \$5.00 membership. Withdraw funds at anytime without penalties or fees. You may also transfer funds between savings, additional savings and checking accounts.

CLUB ACCOUNTS

Whether you're saving for the holidays or a special vacation, a club account is a great place to save for a special purpose. (Holiday accounts have transferring restrictions.)

AUTO-TRANSFER

Automatically deduct a set amount from another account such as savings, holiday and money market accounts. Automatic deductions are optional and can be made on a daily, weekly, bi-weekly, monthly, semi-monthly, annually, semi-annually and quarterly basis.

MONEY MARKET

A GREAT WAY TO SAVE

Money Market Accounts are a great way to save and earn a higher yield rate than standard Savings Accounts. Rates are tiered based on your Money Market balance. Checks are available with your money market account. You may withdrawal three times per month without a fee. Contact us for the current rates.

Average Quarterly Balance

00.0	to	\$2,499.99
\$2,500.00	to	\$9,999.99
\$10,000.00	to	\$24,999.99
\$25,000.00	to	\$49,999.99
\$50,000.00	and up	

HIGHER INTEREST RATE

Earn some of the highest interest rates in the area on the entire balance in your Money Market Account. Money Market Account interest is earned on a monthly basis.

NO HIDDEN FEES

No surprises! That's what Genesee Valley F.C.U. can promise you as a member. You can withdraw your funds with earned interest at any time without penalties. You will receive a free supply of 50 money market checks to use at your convenience. (The only fee you may encounter is a \$6.00 monthly fee if your balance falls below \$2,500.00)

24/7 ACCESS

Access your money anytime using a Genesee Valley F.C.U. ATM/Debit Card at worldwide locations. You will always have totally free use of our ATM machines at our branches which are drive-up and open 24/7. Your membership includes surcharge-free ATM's with the Allpoint and Co-op Networks. See local locations on our website. www.GeneseeValleyFCU.com.

IRA ACCOUNTS

How can I begin to save for retirement? Individual retirement arrangements (IRAs) are one of the most viable answers to the question of how to assure a secure retirement. At Genesee Valley FCU we offer Traditional IRAs, Roth IRAs, Coverdell (Educational) Funds held in either Savings or Certificate Accounts.

OVERDRAFT PROTECTION

You may choose to use any savings or money market account as overdraft protection for your checking account. (Subject to fees.)

CERTIFICATES OF DEPOSIT (CDs)

Certificates of Deposit are a safe way to earn a guaranteed rate of return which is higher than regular savings account yields. A minimum deposit of \$500 is required. You may select from 6 months to five years. Watch for our **"special"** CD rates. Deposit new funds or transfer existing funds to take advantage of these higher yields accounts. Contact us for current rates or visit our website www.GeneseeValleyFCU.com

MATURITY

We will notify you 30 days before your CDs maturity date. You have 10 calendar days after maturity to either renew your CD or withdraw your funds. If no decision is made within the 10 days, your CD will automatically renew at the current rates.

INTEREST

Interest on your CDs is compounded on a monthly basis, which makes your earnings grow even faster! If you prefer, interest earned may be deposited into your Savings or Checking Account monthly.

FACTS:

- All Genesee Valley F.C.U. members are eligible for our higher rate CDs.
- No additional fees (penalty for early withdrawal)
- Compare APY, (not APR) when shopping for CDs, ours may be better because we compound interest monthly.
- All of these features are also available to IRA Certificates.

DIRECT DEPOSIT

Avoid the hassle of a paper paycheck. Have your pay automatically deposited into your Genesee Valley F.C.U. account each payday. Funds are available immediately on day of deposit.

PAYROLL DEDUCTION

This is an easy way to manage your funds with little effort. Whether you want it sent to your Checking, Savings, Money Market, IRA, Holiday Club or another financial institution, Genesee Valley F.C.U. will do it for FREE.