

Anytime, Anywhere Account Access

Wishing you could manage your accounts conveniently even with your busy schedule? With CU 24/7 Online Access service, you can. Designed with your security and convenience in mind, CU 24/7 Online Access provides you with instant access to your accounts **24 hours a day, seven days a week.** Best of all, CU 24/7 Online Access is free!



www.gtkycu.com Features

Surf the Greater Kentucky Credit Union website at www.gtkycu.com to get information about your Credit Union such as **loan** and **savings rates, current promotions**, or to **e-mail** us. You can even apply for a loan or a Visa® Credit Card online with the simple click of a button.

Sounds GREAT! How do I join? Simply complete a quick membership application to join the Credit Union. Member Services will mail you all the information you need to open your account.

Need to know how much that new car payment will cost? Use our loan calculator to estimate payments. You can even complete a loan application by providing basic borrowing information, and a Member Services Representative will contact you to verify your request.

Online Account Access

This free service allows you to access your account through your PC in a secure environment. You may **view your account balances, view transactions, view your cancelled checks, transfer money between your accounts, make cross account transfers** (spouse & children's accounts), send or receive Credit Union **emails** and so much more!

CU 24/7
ONLINE SERVICE



Check Balances /View Transactions

With CU 24/7 Online Access, you can obtain **current balance information** and review your **account history**, as well as track your deposits, checks, withdrawals and loan payment. You can even view copies of checks which have cleared, along with loan account information including interest rates and payment due dates.

View Copies of Cleared Checks

No need to order a copy of a cleared check with this unique feature. With **FREE Check Imaging** you can view both sides of just about any cleared check for the previous 6 months using Adobe Acrobat Reader.

Transfer Money Between Accounts

Transfer money between your GTKY accounts including **loan payments**, or set up **recurring transfers**, or **cross account transfers** to your spouse's or children's accounts. Convenience is at your fingertips!

E-Statements

Go Green! Can the clutter and save time with Electronic Statements (E-Statements). **View, print** or **save** your GTKY **account statements electronically** on your own personal computer with E-Statements. E-Statements are **FREE**, and **all members have the option of signing up** for this service. You'll receive an e-mail notification to inform you that your statement is ready to view securely online at your convenience. E-Statements look like paper statements but arrive days earlier than traditional mailed versions. E-Statements will remain available for viewing for 12 months after they have been posted.

Bill Payment*

Our Bill Pay service allows users the ease and convenience of paying bills while **eliminating the hassle of writing and mailing checks.** Pay your bills for a small monthly fee through GTKY's safe, simple and guaranteed Bill Pay service. You'll save on increasing postage plus it's simple to use. You can pay anyone, from the utility companies to your baby sitter, via electronic payment or a check that we create for you, all through Bill Pay. And, for your peace of mind, you can track the status of every bill you pay.

Once you sign up and receive your sign-on password, you are ready to set up your bills for payment. You will create merchant accounts using your current billing information (account name, account number, etc.) one time. After set up, you simply enter the amount and due date of each bill. You can even set up a recurring payment for fixed amounts, like your mortgage or you can make payments whenever needed.

Bill Pay eliminates the need to write checks and pay postage. The money will be deducted from your account within 24 hours after the date you select, which must be 4-10 days in advance of the actual due date.

Members who have a checking and have successfully used CU 24/7 Online Access will have the option of signing up for Bill Pay. The Bill Pay system allows you to pay your bills for only \$5.00 per month. The following relationship level accounts qualify for FREE Bill Pay:

- Gold Level
- Platinum Level
- Diamond Level

as well as Student Checking Accounts. To find out if your account qualifies as a relationship account, please call a Member Services Representative.

Other Features:

- Change your postal address, phone number or email address.
- Download posted transactions into personal financial management software such as Microsoft Money or Quicken.

It's Safe and Secure

Your online security is important to us. The privacy of your financial information is our first priority!! We take several precautions to ensure your information is protected. Whether you're at home or on the go, your identity is protected giving you peace of mind. Automatic time-out occurs if you are inactive



in the secure area of our site for more than 5 minutes. As an additional security measure, enrollment in Enhanced Login Security is required of all users. Enhanced Login Security identifies the user as the true owner of the account by recognizing the enrolled computer. This feature also allows the system to recognize your computer and usage patterns. If a questionable logon attempt is detected, you will be required to provide additional identity verification. If you do not correctly answer your challenge question, you will be locked out of the system and will need to contact Technical Support at (859) 231-9300, ext. 1111 for assistance.

Get Connected Today!

It's YOUR money — we want it to be easy for you to access information and control your funds. If you want to quickly connect with your GTKY accounts, contact our Technical Support team at (859) 231-9300, ext. 1111 or (800) 432-7393, ext. 1111. It's easy to get started. To get connected today for CU 24/7 Online Access, E-Statements and Bill Pay, just follow these easy steps:

To Enroll For Online Banking:

Simply go to www.gtkycu.com and click on CU 24/7 and click on the enroll button **ENROLL** for First-time user. You will be required to enter in your **member account number** and your **Call 24 Audio PIN** in the PIN field, then agree to the Disclosure and follow the simple instructions. **If you do not have an Audio PIN, enter the last 4 digits of your social security number.** If you have questions, call the credit union at (859) 231-9300, ext. 1111 or (800) 432-7393, ext. 1111.

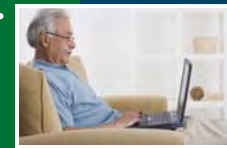
To Enroll For Bill Pay:

Simply sign up by e-mailing us at techsupport@gtkycu.com or via CU 24/7 secure mail today to pay your bills online with Electronic Bill Pay! You will be notified by email once access has been granted. Electronic Bill Pay is FREE for all Gold, Platinum, or Diamond Level Accounts and Student Checking Accounts.

To Enroll For E-Statements:

First time users need to register simply by going to www.gtkycu.com and clicking on E-Statement sign up. To register click on the First-time user register button **Click Here** then simply follow the required steps.

CONNECT...



WITH YOUR MONEY TODAY

by Going Green!

www.gtkycu.com



*Some restrictions apply.
Free Bill Pay may be cancelled after 6 months of inactivity.
E-Statements are required with Free Bill Pay. Please refer to the Account Disclosure and current Fee Schedule for additional charges you may incur.

Revised: June - 2011

Visit one of our convenient locations.

Main Office
1001 Red Mile Road
Lexington, Kentucky 40504
Monday - Friday
9:00 am - 4:00 pm
Saturday
9:00 am - 1:00 pm

Branch Office
479 Lexington Road
Versailles, Kentucky 40383
Monday - Friday
9:00 am - 4:00 pm

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