

It can be a challenge to manage expenses on a limited budget, especially if it's the first time you've had to do it on your own. At Greater Kentucky Credit Union we value our young adults and think it is important to inform you of the many low-cost benefits that are available and the many differences between a Credit Union and a bank.



**Start at Greater Kentucky Credit Union for a lifetime of affordable financial services.**

### Experience The Benefits

**GREATER KENTUCKY CREDIT UNION** is a member owned not-for-profit financial institution that provides members with a place to save money, get reasonable rates on loans, and receive a level of service that may not be available at other financial institutions.

#### COMPETITIVE RATES ON ACCOUNTS

Greater Kentucky Credit Union typically pays higher dividends on all our interest bearing accounts compared to banks and all accounts are federally insured thru NCUA.

#### LOWER AND FEWER FEES

Greater Kentucky Credit Union's service fees are often lower than the fees charged for similar services at banks.

#### Teen Savings and Checking Accounts (12 thru 17 years of age)

- New Account
- Must be joint with a Parent or Legal Guardian
- \$10.00 Minimum to open
- No Monthly Service Fees
- Interest Bearing
- No Minimum Daily Balance Requirement
- Free MasterCard Debit Card (checking only)
- Free Basic Checks (checking only)
- Unlimited Check Writing Privileges (checking only)
- Unlimited Debit Card Transactions (checking only)
- Free Bill Pay\* (checking only)
- Free CU 24/7 Online Access
- Free CALL-24 Access
- Free 24-hour ATM Access at thousands of Alliance One and MoneyPass Networks
- E-Statement Required
- No Overdraft Protection (checking only)

#### Student Savings and Checking Accounts (18 thru 21 years of age)

- New Account
- \$10.00 Minimum to open
- No Monthly Service Fees
- Interest Bearing
- No Minimum Daily Balance Requirement
- Free MasterCard Debit Card (checking only)
- Free Basic Checks (checking only)
- Unlimited Check Writing Privileges (checking only)
- Unlimited Debit Card Transactions (checking only)
- Free Bill Pay\* (checking only)
- Overdraft Protection Available\* (checking only)
- Free CU 24/7 Online Access
- Free CALL-24 Access
- Free 24-hour ATM Access at thousands of Alliance One and MoneyPass Networks
- E-Statement Required



#### BUILD YOUR CREDIT WITH A LOW-RATE LOAN\*



Greater Kentucky Credit Union's loan rates are generally lower than banks. Consider refinancing your loans and credit card balances at Greater Kentucky Credit Union to save money.

We offer a variety of low-rate lending products: Unsecured Loans, New and Used Auto Loans, Home Equities and Mortgages. Most banks no longer offer small personal loans.

#### BUILD YOUR CREDIT WITH A LOW RATE VISA® CREDIT CARD\*



It's never too early to start establishing a positive credit history and Greater Kentucky Credit Union is here to help! Members under 21 years old, may obtain a \$500 Visa® Credit Card with proof of income or an adult co-signer. Opening a Credit Union credit card could result in significant savings. Open a Visa® and begin building your credit with a Low Annual Percentage Rate for Purchases, Cash Advances and Balance Transfers.

- No Annual Fees
- No Cash Advance Fees
- No Balance Transfer Fees

#### ONLINE ACCESS

Surf our state-of-the-art website at [www.gtkycu.com](http://www.gtkycu.com) and take advantage of a full range of convenient, secure online services that are available 24/7.



\*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

FREE ATMS NATIONWIDE

FREE ATM withdrawals nationwide along with unlimited Debit Card transactions and withdrawals from Checking from any Alliance One or MoneyPass ATM location. Visit [www.gtkycu.com](http://www.gtkycu.com) for the one nearest you.



CONVENIENT SHARED BRANCHES

Your Credit Union and others are joining together and sharing their branches so you can conduct financial transactions where you live, work or travel. This helps you to maintain the benefits of a membership while away at college or military service, or if you move to another area upon graduation. Visit [www.gtkycu.com](http://www.gtkycu.com) and click on CU Service Centers for a location near you.



BUILD YOUR FINANCIAL FUTURE

After graduation life's paths begin to diverge. Many will go to college, some immediately join the workforce or the military. Wherever your path takes you, it's time to start building your financial future and credit history with Greater Kentucky Credit Union.

YOUR WHOLE FAMILY IS WELCOME

Your family members are also eligible for Credit Union membership. Encourage them to join the Credit Union soon so they can enjoy the same benefits that you do.



LIFETIME BENEFITS

Greater Kentucky Credit Union's membership is a lifetime benefit. Once you become a member, you can remain a member even if you change schools or jobs or move to another area of the country.



Greater Kentucky Credit Union  
1001 Red Mile Road  
Lexington, Kentucky 40504

Your Neighborhood Credit Union is

# All You NEED to Succeed



Phone: (859) 231-9300  
Toll Free: (800) 432-7393  
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Call, Click, or Come by Today!