

Checking Accounts*	President's Club Checking	VIP Checking	Grand Advantage Checking	On Your Way Checking	Free Checking	Fresh Start Checking
	DESCRIPTIONS & MINIMUM REQUIREMENTS					
	Combined Share and Loan Balances of \$50,000 or More	Combined Share and Loan Balances of \$15,000 or More	Available for Members ages 55 or better	Available for Members ages 16-23	Free	Available to Members 18 and older that do not qualify for Free Checking†
<b>Dividends</b>	Earn Dividends on Tiered Checking Balances of: \$1,000 - \$24,999 \$25,000 - \$49,999 \$50,000 or More Refer to rate sheet	Earn Dividends on Checking Balances of \$1,000 or More	Earn Dividends on Checking Balances of \$1,000 or More	None	None	None
<b>Monthly Service Fee</b>	Waived with Share and Loan Balances of \$50,000 or More, Otherwise \$15.00	Waived with Share and Loan Balances of \$15,000 or More, Otherwise \$10.00	No Monthly Service Fee, No Minimum Balance, No per Check Charge	No Monthly Service Fee, No Minimum Balance, No per Check Charge	No Monthly Service Fee, No Minimum Balance, No per Check Charge	\$10.00 Monthly Service Fee, \$50 Minimum Balance, No per Check Charge

### FEATURES & BENEFITS

<b>ATM Fee Rebates</b>	REBATE OF ATM Fees up to \$10.00 Per Month					
<b>Rate Bonus on Regular Share Certificates</b>	0.25% APY on New Regular Certificates***	0.10% APY on New Regular Certificates***	0.10% APY on New Regular Certificates***			
<b>Immediate Access on ATM Deposits up to \$5000</b>	YES	YES	YES			
<b>No-fee Cashiers Checks</b>	YES	YES	YES			
<b>No-fee Money Orders</b>	YES	YES	YES			
<b>Free Personal Check Orders</b>	Any Style Check	Personal Checks (Select Styles)	Grand Advantage Club Checks (Select Styles)	First 50 Checks Free	First 50 Checks Free	Based on Current Fee Schedule
<b>Discount on Vehicle Loan Rates</b>	0.50% APR with Automatic Payment**	0.35% APR with Automatic Payment**	0.35% APR with Automatic Payment**	0.25% APR with Automatic Payment**	0.25% APR with Automatic Payment**	0.25% APR with Automatic Payment**
<b>Free Online Bill Pay</b>	FREE	FREE	FREE	FREE	FREE	FREE
<b>Free Online WebConnect w/eStatements and Touch Tone Teller Services</b>	YES	YES	YES	YES	YES	YES
<b>VISA Check Card</b>	YES	YES	YES	YES	YES	YES
<b>Free Transactions at any GLCU-Owned ATMs</b>	YES	YES	YES	YES	YES	YES
<b>Access to over 70,000 Surcharge Free ATMs</b>	YES	YES	YES	YES	YES	YES
<b>Free in Person and over the Phone Service</b>	YES	YES	YES	YES	YES	YES

†Requires completion of BalanceTrack Checking module

\*Organizational and Business accounts also available

\*\*Rate discount Excludes Real Estate and Credit Card Loan

\*\*\*Promotional certificates excluded