

# **The Complete Guide to Transitioning your Accounts From Chicagoland Electrical Industry Credit Union to Great Lakes Credit Union**

We're here to make your transition to Great Lakes Credit Union (GLCU) as stress-free as possible. This guide provides complete details about your transition to GLCU, accessing your accounts, and an overview of products and services.



*Members are why we are here*





**VISION  
STATEMENT**

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**To be our  
members'  
most valued  
and trusted  
financial  
partner**

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# Welcome!

## Members are why we are here!


Great Lakes Credit Union (GLCU) is excited that Chicagoland Electrical Industry Credit Union (CEICU) members will continue to enjoy the benefits of belonging to a credit union as our two credit unions merge, offering you more financial products and services.



One of GLCU's main goals is to exceed our members' expectations by providing personalized service and we look forward to providing that personalized service through our professional, dedicated and courteous staff.

We are pleased to be able to provide a vast array of quality financial products and services we believe are relevant to all of our members. GLCU has a long history of safety, soundness, and ethical management decision-making, coupled with a complete financial product line, including government insured share accounts.

In order to bring value to our diverse membership, GLCU prides itself on continually changing and recreating itself as our members' needs change and develop. Whether our members need loans, savings, or convenience, we are here for them. GLCU strives to listen, update and improve at every opportunity. GLCU has invested in a variety of contact points for members – personal contact at branches, a full service Call Center, internet services, electronic technologies – all geared toward providing members



easy access to all available products and services 24/7. We hope that these contact points will assist you in maintaining a relationship with your new credit union.

GLCU is also extremely proud of the amount of time we spend investing in the communities we serve by delivering member financial education, financial literacy programs and youth initiatives all supporting the cultural and demographic diversity of our communities and we look forward to serving your community for many years to come.

We will work tirelessly to make the transition as seamless as possible for you and offer CEICU members expanded products & services such as mortgages, online banking, free Bill Pay and coming soon Remote Deposit Capture. I am confident that you'll enjoy the benefits of being a GLCU member.

On behalf of our Board of Directors, the Senior Management Team and the entire Great Lakes Credit Union family, we look forward to helping you realize your financial dreams.

Sincerely,



Vikki Kaiser  
President/CEO  
Great Lakes Credit Union

# Quick Start Summary

## Important Account Information

Topic	IMPORTANT TO KNOW	Page
Conversion Timeline	The Welcome Packet includes important merger dates you should review before and after the credit union conversion. This will help you plan your finances on and around the November 1st conversion date.	5
Contact Information	On November 1, 2013, you may contact GLCU's Call Center, visit our website or stop by one of our convenient branches.	7, 8
Branch Locations	GLCU serves all counties surrounding Chicago, including Lake, McHenry, DuPage, Will, Kendall, Kane, parts of Cook County and Kenosha County, WI. There is a helpful link at <a href="http://www.glcu.org/locations">www.glcu.org/locations</a> to locate our branches.	7, 8
Savings, Money Market, Club Accounts, & Share Certificates	GLCU offers a variety of savings options including Regular Savings, Money Market, Club Accounts, Share Certificates and Health Savings Accounts.	10
Youth Accounts	GLCU offers two outstanding accounts for children 0-15 and young adults 16-23. Each account has educational programs to help create a bright financial future.	13
Direct Deposit & Automatic Payments or Withdrawals	We want the transition of these electronic actions to be as easy as possible. There will be minimal effort on your part to ensure your transfers & deductions continue without interruption. <b>Transactions will continue to process to your old account number for up to 90-days.</b>	14, 17
Checking	Your checking account will transition into a GLCU Ultimate Checking account.	15
ATM / Debit Cards	Continue to use your current CEICU ATM Card through expiration.	18

See conversion timeline for specific downtimes.

Topic	IMPORTANT TO KNOW	Page
Account Numbers	Your account numbers will change slightly. We have made this an easy transition by retaining your current CEICU Account number with the addition of a few numbers.	20
Online Banking	After the conversion, GLCU's online banking (WebConnect) will be available to you for easy and secure account access 24/7.	21
Credit Cards	GLCU also offers a Platinum VISA with all the benefits of a conventional credit card with rates as low as 9.90%. GLCU is also introducing a "Rewards" VISA coming soon!	28, 34
Vehicle Loans (Auto, RV, Motorcycle)	In addition to low rates, fast approvals and one-stop vehicle shopping, GLCU offers many valuable services and resources that will benefit you.	30
Mortgages	Through GLCU Mortgage Services, a division of Great Lakes Credit Union, we offer a full range of options when it comes to mortgage loans. We guide you through the process and make sure your mortgage fits your lifestyle and budget.	31
Business Checking, Savings, Money Market & Share Certificates	GLCU offers you business packages to help your business operate financially. We want to help your business be successful.	35
Financial Education & Tools	One of the unique benefits of GLCU is the Financial Education that we provide. Whether it be investment options, budgeting challenges or college financing, GLCU is here to help you along the way.	37

**We thank you for your patience during the conversion process.**

# Conversion Timeline

*Dates and times noted below are subject to change.*

## Important Dates to Remember

### Week of September 30th

- During this week you will receive a Welcome Packet containing important account information.

### October 30 & 31st

- CEICU (Willow Springs) branch will be closed.

### November 1st

- All GLCU Branches, Shared Branching and Online Banking (WebConnect) will be available. For details about Online Banking (WebConnect), Bill Pay, and eStatements. See pages 20-26 for instructions.
- Create a new user name & password for GLCU's Online Banking (WebConnect) at [www.glcu.org](http://www.glcu.org).
- **Notify employer(s) of your new GLCU account and routing numbers for direct deposit and payroll distribution. Transactions will continue to process to your old account number for up to 90-days.**
- **Notify companies who currently debit your CEICU Account with your new GLCU Account and Routing Number (i.e. utilities, credit cards, mortgage, etc.). Transactions will continue to process to your old account number for up to 90-days.**

### Within the First Two Weeks of November

- You will receive your last CEICU statement for October.
- Your first GLCU paper statement will arrive in early December, for November.



## Account Conversion

The system conversion will be completed on October 31st, and CEICU members will have access to GLCU's full suite of online banking, mobile services and branches beginning November 1st. If you have any questions concerning your GLCU account, please contact us toll free, during normal business hours at 800-982-7850. We value your membership and look forward to meeting your financial needs.

Use this as a quick reference guide for dates that products and services will be affected.

SERVICES	October 30 & 31st	November 1st
ATM Card	✓	✓
Branches	NA	✓
Debit Cards	NPA	✓
Call Center	NA	✓
Online Banking	NA	✓
Bill Pay	NA	✓
Shared Branching	NPA	✓
eStatements	NPA	✓
www.glcu.org	✓	✓
www.ceicu.com	NA	NA
Mobile & Text Banking	NPA	✓

✓ = Available  
 NA = Not Available  
 NPA = Not Previously Available

# BRANCH LOCATIONS

For branch hours and locations please visit [www.glcu.org/locations](http://www.glcu.org/locations).

<b>Antioch</b> 351 E Route 173 Antioch, IL 60002	Shared Branch Drive-up Tellers / ATM Coin Counter
<b>Bolingbrook</b> 267 S. Weber Road Bolingbrook, IL 60490	Shared Branch Drive-up Tellers / ATM Coin Counter
<b>Country Club Hills</b> 18130 Pulaski Road Country Club Hills, IL 60478	Shared Branch Safe Deposit Boxes Drive-up Tellers / ATM Coin Counter
<b>Gurnee</b> 7275 Grand Ave Gurnee, IL 60031	Shared Branch Safe Deposit Boxes Drive-up Tellers / ATM Coin Counter
<b>Libertyville</b> 1509 North Milwaukee Ave Libertyville, IL 60048	Shared Branch Drive-up Tellers / ATM Coin Counter
<b>Milwaukee</b> 626 E. Wisconsin Ave Suite 102 Milwaukee, WI 53202	Public Access Through Security Shared Branch Coin Counter
<b>Naperville</b> 1519 N. Naper Boulevard Naperville, IL 60563	Shared Branch Safe Deposit Boxes Drive-up Tellers / ATM Coin Counter
<b>North Chicago</b> 2525 Green Bay Road North Chicago, IL 60064	Shared Branch Drive-up Tellers / ATM Coin Counter Lobby ATM

# BRANCH LOCATIONS

For branch hours and locations please visit [www.glcu.org/locations](http://www.glcu.org/locations).

<b>Round Lake Beach</b> 2135 N. IL Route 83 Round Lake Beach, IL 60073	Shared Branch Drive-up Tellers / ATM Coin Counter
<b>South Holland</b> 17070 S. Park Avenue South Holland, IL 60473	Cashless ( <i>No Cash on premise</i> ) ATM
<b>Waukegan</b> 3290 N. Lewis Ave Waukegan, IL 60087	Shared Branch Drive-up Tellers / ATM Coin Counter Lobby ATM
<b>Zion</b> 2145 Sheridan Road Zion, IL 60099	Shared Branch Drive-up Tellers / ATM Coin Counter

## Call Center

GLCU's Call Center is available to assist members with questions or issues related to their account or any GLCU product & service. Members can reach the Call Center toll-free **800-982-7850**.

**Please be aware that for your safety and security GLCU requires members to answer security questions when you call regarding your accounts.**

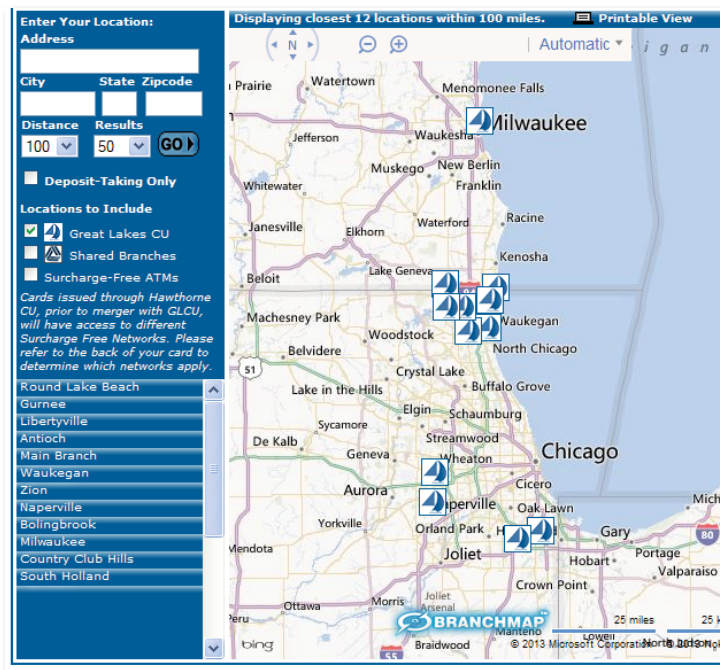
### Call Center Hours

Monday, Tuesday, Thursday & Friday	8:30 a.m. to 5:00 p.m.
Wednesday	8:30 a.m. to 3:00 p.m.
Saturday	9:00 a.m. to 1:00 p.m.

## Branch & ATM Locator

You can quickly and easily find GLCU branch locations, hours, surcharge-free ATMs and Shared Branching locations with the Branch Locator tool on our website. The Branch Locator is an interactive search and mapping tool that lets you search, map, and print out locations.

Visit [www.glcu.org/Locations](http://www.glcu.org/Locations).



### Branch Locator Features

- Search for GLCU Branches, Surcharge-Free ATMs and Shared Branches
- Search by Address, City or Zip Code
- Multiple map views
- Printable search results



# SAVINGS ACCOUNTS

*Save today for tomorrow with Great Lakes Credit Union*

## IMPORTANT ACCOUNT CHANGES



- We will automatically convert your CEICU savings account(s) to a new, comparable GLCU savings account(s).
- Continue to use your CEICU ATM card through expiration.
- If you are a member of both CEICU and GLCU, your CEICU account will **not** be combined with your GLCU account. Therefore, you will have two separate GLCU accounts, please contact us.
- Effective, November 1, 2013 in accordance with Federal Compliance - Regulation D, you will be permitted six (6) withdrawals or transfers out of your Share Savings account per month by order of pre-authorized, electronic, telephone or online banking means.

If your CEICU account is...	Your new GLCU account will be...
Personal Savings	Share Savings
Christmas Club	Santa Saver

All GLCU Savings and Money Market account dividends are compounded daily and paid monthly.

**REMINDER:**  
 Your account number will now be 8 digits long. See examples below.  
 Example: Old Account 123  
 New Account: 23000123  
 Example: Old Account 1234  
 New Account: 23001234



# SAVINGS ACCOUNTS

## Share Savings Accounts

Your Savings account represents your ownership in GLCU and is the key to our full line of exceptional products and services. It's the perfect account to save for routine expenses or use for a rainy day fund.

A **Santa Saver** account makes holiday travel or gift-giving season merrier because it provides a simple way to build your holiday cash. Put away a little bit each week and just in time for the holidays, your funds will be directly deposited into either your savings or checking account.

## Health Savings Account

Health Savings Accounts (HSA) combine the protection of health insurance with a tax-advantaged savings account.

## Club Accounts

The **President's Club** is for members who have combined share and loan balances of \$50,000 or more and includes additional benefits and discounts.

- Ultimate Checking
- Up to \$10 ATM Rebate
- Bonus Rate on Share Certificates
- Immediate Access on ATM deposits up to \$5,000
- No Fee Cashier Checks
- FREE Personal Checks
- Unlimited deposits and withdrawals

Our **Grand Advantage Club** is exclusively for GLCU members 60 years or better and includes additional benefits and discounts.

## Cashiers Checks, Money Orders & Wire Transfers

**Cashiers Checks, Money Orders & Wire Transfers** are all available for a fee. View our fee schedule at [www.glcu.org](http://www.glcu.org).

## Share Certificates

GLCU offers a variety of Share Certificates, up to 5-year terms with a minimum deposit of \$1,000. Early withdrawal penalties on Certificates will change to match GLCU's penalties. 90-days interest for Certificates with terms less than 1-year and 182-days for terms 1-year or longer.

## Right Start Certificates

1-year term Share Certificate with a minimum deposit of \$200.

## Money Market Accounts

GLCU offers Money Market Accounts that give you flexibility as well as high yields. Maintain a higher account balance, earn more interest, and still have access to your money! Money Market Account funds are safe and secure.

Earn dividends daily on the tiered balances of:

\$2,500 - under \$25,000

\$25,000 - under \$50,000

\$50,000 +

- \$2,500 minimum balance
- Clear up to six checks per month
- Unlimited deposits and withdrawals

Money Market Accounts are limited to a total of six automated transfers by phone or by a pre-authorized automated transfer to another GLCU account or to a third party (including Money Market checks) from your Money Market, each calendar Month.

## Individual Retirement Accounts (IRA)

GLCU offers Traditional IRA, Roth IRA and Coverdell Education Savings Account (ESA) options to assist you in saving for your future. Individual Retirement Accounts are insured separately for up to \$250,000 by the NCUA.

### **NCUA Insurance** - Your Accounts are Federally Insured

Your Great Lakes Credit Union account is Federally insured up to \$250,000 and backed by the full faith and credit of the National Credit Union Administration (NCUA), an agency of the United States Government. Share insurance is provided free of charge to protect your funds from loss. Not one penny of insured savings has ever been lost by a member of a Federally insured credit union.

# YOUTH ACCOUNTS



## Kirby Kids Club (Ages 0-15)

The Kirby Kids Club account is designed to help children learn smart financial lessons and have FUN! A Kirby Kids Club account accrues dividends on daily balances of \$5 or more.



## ON YOUR WAY Account (Ages 16-23)

The On Your Way account from GLCU provides you with a wide variety of financial education materials, information and products to create a bright financial future! On Your Way gives you chances to win valuable big-ticket prizes just for using GLCU products and services, referring friends and family to GLCU, and for visiting the On Your Way website on a regular basis.

- On Your Way website with articles, advice and contests
- FREE Online & Mobile Banking
- No Fee Ultimate Checking Account\*
- GLCU VISA® Debit Card\*
- Lifestyle Loans (Ages 18+)
- Student Loans (Ages 18+)
- FREE eStatements & eAlerts
- FREE Bill Pay

*\*Requires completion of online BalanceTrack educational module*

## GLCU Scholarships

For more than 10 years GLCU has raised money annually, in large part through employee fundraising, to award six \$1,000 scholarships to members continuing their education, and not just high school students. The scholarship program is available to any qualifying member no matter what their age or their stage of education. Applications are accepted from approximately March 1<sup>st</sup> through July 1<sup>st</sup>. Get more information at [www.glcu.org/college-scholarships](http://www.glcu.org/college-scholarships).



# CHECKING ACCOUNTS

*Earn a high interest reward while managing your money.*

## IMPORTANT ACCOUNT CHANGES

Your CEICU Checking account(s) will transition seamlessly into a GLCU Checking Account. **You will have a new account and routing number.**

### **GLCU's Routing Number: 271984832**

As of November 1, 2013, please provide this number to update or create any direct deposit or automatic payments. For example, if you have direct deposit set up with your employer you will have to notify them of this change. Also think through bills that you have set up to pay directly from your checking account and contact them to update your account number. **Transactions will continue to process to your old account number for up to 90-days.**

**PLEASE REMEMBER, DO NOT DO THIS UNTIL NOVEMBER 1, 2013.**

Continue to use your CEICU ATM Card through expiration.

Review the information below to learn how your recurring payments will be affected during your transition to GLCU. If you want more information regarding the Online Bill Pay service, refer to page 24.

## IMPORTANT INFORMATION: Recurring Payments through your Checking Account

**Automatic deposits/withdrawals from your CEICU Checking Account** (for example, gym membership dues, etc.) will **not** automatically transfer to your GLCU Checking Account. You will have to re-establish your recurring deposits/withdrawals. Please contact the issuer(s) of your recurring Checking Account deposits/withdrawals and provide them with your new GLCU Checking Account information. **Transactions will continue to process to your old account number for up to 90-days.**

**Note:** Please review your first GLCU statement to ensure all payments have been processed as scheduled.

## Checking Account Comparison

Compare our checking solutions to find the one that meets your needs and lifestyle.

	Ultimate Checking	Fresh Start Checking
Earns Dividends	✓	
ATM Access - GLCU & Shared Branch	✓	✓
Free Unlimited Debit Card Use	✓	✓
Free GLCU Checks (First 50)	✓	
Free WebConnect Online Banking	✓	✓
Free eStatements	✓	✓
Free Online BillPay	✓	✓
No Minimum Balance Required	✓	
Non-GLCU ATM Transactions	✓	✓
Free Touch Tone Teller	✓	✓
Account Qualifications	See criteria listed on page 16	<ul style="list-style-type: none"> <li>▪ Successfully complete BalanceTrack education module</li> <li>▪ \$50 minimum checking balance maintained</li> <li>▪ \$10 monthly service fee</li> <li>▪ \$250 minimum monthly Direct Deposit</li> <li>▪ All other GLCU accounts must remain current</li> </ul>

# ULTIMATE CHECKING

## GLCU ULTIMATE CHECKING Monthly Requirements

If You Have...	You Will Receive...
<b>\$500 Direct Deposit AND 10 Debit Card Purchases totaling \$100 or more <sup>2</sup> AND eStatements AND Pay one Bill per Month through Bill Pay<sup>3</sup> OR Login to Mobile Banking once per Month<sup>4</sup></b>	<b>Earn a Reward of 3.00% APY<sup>1</sup> on balances up to \$10,000 Up to \$5 ATM Rebate per Month No Monthly Fee No Minimum Balance Req'd</b>
<b>\$500 Direct Deposit OR 5 Debit Card Purchases<sup>2</sup></b>	<b>No Monthly Fee No Minimum Balance Req'd</b>
<b>None of the above</b>	<b>\$5 Monthly Fee</b>

<sup>2</sup>Signature purchases only, no returns, PIN, or ATM.

Choosing Great Lakes  
Credit Union for your  
checking needs has  
never been easier or  
more beneficial!

**EARN**  
**3.00%**  
**APY<sup>1</sup>**  
ON BALANCES UP TO \$10,000  
NO MINIMUM BALANCE REQUIRED

<sup>1</sup>APY = Annual Percentage Yield. 3.00% APY effective October 1, 2013. The dividend rate and APY may change at any time. Balance up to \$10,000 will earn the stated rate and the portion of the balance over \$10,000 will earn the standard savings dividend rate. <sup>2</sup>10 Debit Card purchases per month totaling \$100 or more - signature purchases only, no returns, PIN, or ATM. <sup>3</sup>You must be a user of GLCU's online Bill Pay service. If you are not a current user, login to your WebConnect account, go to the Bill Payment tab and sign-up for GLCU's Bill Pay service. <sup>4</sup>You must be signed up for Mobile Banking services. If you are not a current user, download our mobile app or contact GLCU to sign up. Maximum of 3 Ultimate Checking accounts per person.

Checking Accounts

## Overdraft Protection

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GLCU is committed to helping our members when they need it. Our Overdraft Protection Program has been designed for your protection and peace of mind. If for some reason you do not have enough funds in your checking account, our system will automatically look to your other accounts to cover the amount being presented for payment. All you need to do is ask and we will set up your account with this service and provide you with this worry free checking account benefit in the future. If you change your mind, you can reverse your decision at anytime and of course, there are NO FEES if you don't use this service.

## SafetyNet

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In addition to the Overdraft Protection discussed above, GLCU offers SafetyNet. If there are not funds available to cover an item through Overdraft Protection, GLCU will pay items presented for payment from your checking account up to a pre-determined amount. GLCU requests that you "opt-in" to this service, to ensure that your ATM and Debit Card transactions are not declined at the merchant. Again, if you change your mind, just let us know and remember - there are NO FEES if you don't use the service.

## Direct Deposit

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Enjoy the benefit of Direct Deposit by providing your employer with GLCU's Routing # (271984832) and your new GLCU account number. Getting direct deposit at GLCU qualifies you for a 0.25% rate discount on Consumer Vehicle Loans.

Your existing CEICU Direct Deposit will not automatically be routed to your new GLCU account without any effort on your part. We recommend that you provide your employer with GLCU's Routing # (271984832) and your new GLCU account number. **Do not update until November 1, 2013.** Transactions will continue to process to your old account number for up to 90-days.

## GLCU VISA® Debit Cards

Get fast and easy ATM access and the power to make purchases anywhere VISA is accepted. It looks like a credit card, but the amount of your purchase comes out of your Checking Account. Your Debit Card is not a credit card, so you don't pay finance charges.

There are two ways to make purchases:

### CREDIT

Ask for credit, sign the receipt and the transaction will be processed similar to a check. It may take 1-2 days to clear your account.

### DEBIT

Enter your PIN and the purchase will be deducted immediately from your account. You can also choose to receive cash back.

### Use It to Get Cash

You can use your Debit Card to get cash at any ATM. You can even check your balance, make deposits, and transfer money.

Great Lakes Credit Union is part of several surcharge Free ATM networks. To avoid surcharges, make withdrawals at ATMs displaying a CO-OP Network® or AllianceOne® logo. Visit [www.glcu.org/check-atm-card](http://www.glcu.org/check-atm-card) or page 27 for details.

Continue to use your CEICU ATM Card through expiration.



Convenience...

24/7/365



# ACCOUNT ACCESS

## IMPORTANT ACCOUNT CHANGES

Your existing CEICU account number will convert to a new GLCU account number by adding "23" and the number of zeros you need to make 8 digits.

**For example:**

If your existing CEICU account number is 123 it will become 23000123, and 1234 will become 23001234.

While the branch location you know will remain the same, you will now have access to GLCU's twelve other branch locations! GLCU is also part of a network of over 5,000 credit union service centers throughout the country. Through this convenient network, you can perform many of your financial transactions and obtain services at other credit unions belonging to the network. In this way, your credit union is now as close as the nearest CU Service Center location. Please visit [www.glcu.org/shared-branching](http://www.glcu.org/shared-branching) or see page 27 for more information.

Both your account and routing numbers will be changing. We apologize for this inconvenience but in order to make this transition as easy as possible, we request that you update this information with each company that you have an ACH or Direct Withdrawal with after November 1st. During this transition, GLCU will continue to receive your current ACH, Direct Withdrawal, and Direct Deposit and make every effort to post timely and correctly.

Transactions will continue to process to your old account number for up to 90-days.

If your CEICU service is...	Your new GLCU service will be...
Online Banking	WebConnect (Online Banking)
Bill Pay	Bill Pay

## Account Access

In our 24/7 world, you need account access that can be where you are, when you need it. GLCU offers a variety of tools that allow you to manage your money on your terms. For details on any of the services below, visit [www.glcu.org](http://www.glcu.org).

## Free WebConnect Online Banking

WebConnect online banking offers secure online access to your Great Lakes Credit Union accounts. Enjoy the convenience of using WebConnect account transaction services 24/7, wherever you are!

### WebConnect Online Services

- Account Summary & Balances
- Account Transfers & Withdrawals
- Check Options
- eAlerts!
- eStatements
- Download Account History
- Free Bill Pay
- View/Print eStatements
- View Checks
- Apply for a Loan

## Free Mobile Banking

With Mobile Banking you can perform the most important functions of our computer-based WebConnect Online banking on your internet enabled phone. We have dedicated apps for iPhone, Android and BlackBerry as well as a mobile web version that any internet accessible phone can use. For more information and free videos visit [www.glcu.org/mobile-banking](http://www.glcu.org/mobile-banking).

*(Note: You must have WebConnect Online banking before you can use Mobile Banking.)*





## WebConnect Online Banking - First Time User

To successfully enroll in WebConnect you must have the following:

- GLCU Account Number
- Social Security Number
- Email address on record with GLCU
- Zip Code
- Date of Birth

### WebConnect First Time User Login Steps...

1. Visit [www.glcu.org](http://www.glcu.org)
2. Click on the link "Enroll in WebConnect Online Banking"



3. Enter the primary member's Social Security Number, GLCU Account Number and Email Address on record with GLCU and click "Continue".
4. Enter primary member's Zip Code and Date of Birth, then click "Submit". Note, this is a secure site.
5. Click on "Send Email Verification". You will be sent an email from Member Services regarding your enrollment.
6. Check your email and click on the link in the message you receive within "one" hour from the same computer and web browser from which you began the enrollment process.
7. Enter a Username and click "Submit".
8. You will receive a Confirmation Notice with a temporary Password. Carefully write down this temporary Password. Click "Login".
9. Click "I Agree" on the Online Enrollment Agreement Screen then click "Accept".
10. Enter your temporary Password and then create a new Password. Click "Continue".
11. Select a Security Image then click "Submit".
12. Read the Security Notice and click "Continue".
13. Enter three challenge questions and answers to each. Click "Submit".
14. Verify questions and answers then click "Continue". Click "Continue" again.
15. Verify your email address and click "Submit".
16. Congratulations, you have successfully enrolled in GLCU's WebConnect.

# IMPORTANT INFORMATION: Quicken® Users

## Downloading Account History to Financial Management Software Programs

Great Lakes Credit Union's WebConnect Home Banking service provides the ability to download historical data from your accounts to many financial management software programs such as Quicken.

1. Login to GLCU's WebConnect using your secure login credentials.
2. From the WebConnect Tab, select the Account menu.
3. Next to any Share or Loan, select Download.
4. Select the specific Share or Loan, Date Range and Download Format.



Description	Available	Balance
001 SHARE SAVINGS	\$6,543.21	\$6,548.21
001 ULTIMATE CHE	\$1,023.68	\$1,023.68



For additional support, please consult your software provider. Here are a couple of links that may be useful:

<http://quicken.intuit.com/support>

<http://smallbusiness.intuit.com/small-business/support>

## Free Bill Pay

**Online bill pay offers you the convenience of paying your bills when and how you want to. You can make one-time payments or set up recurring payments. If you are not using Bill Pay - view the demo online and see how easy it is.**

### **Bill Pay Features:**

- Pay bills anytime, anywhere
- Schedule recurring payments
- Schedule payments for multiple payees at one time
- View your currently scheduled payments on one screen
- Exclusive Bill Pay Reporting tool

Using Bill Pay with WebConnect, you can add or change your payee information online, schedule payments from your Checking account anytime and check the status of bills. Plus, you'll have added peace of mind with payment guarantee, which covers late fees and finance charges for properly scheduled and funded payments (those scheduled 4-7 business days prior to the due date).

### **IMPORTANT INFORMATION:**

Your PAYEES and RECURRING PAYMENTS set up in CEICU Bill Pay will NOT transfer over to GLCU. You will need to set these up again. Make sure you capture this information before **October 29, 2013**.

### **PLEASE PLAN ACCORDINGLY!**

You will no longer be able to use the CEICU Bill Pay after **October 29, 2013**. All payments that are scheduled to be paid prior to **October 30, 2013**, will be withdrawn from your CEICU account.

## Free eStatements

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Enjoy the ease and organization of having your statements online. Receive all your GLCU statements faster by signing up for free eStatements. Each month you will be able to view your statements right from your computer. With eStatements you will be able to manage your finances easier and reduce paper usage.

You must be a WebConnect user to receive eStatements.

We will send you an email each month when your eStatement is available for viewing.



## Sign-Up for Free eStatements!

You will receive a GLCU eComm form in your Welcome Packet from Great Lakes Credit Union. Make sure you review this form, fill it in and mail it back in the supplied postage paid envelope contained in your Welcome Packet.

Help out the environment and make your life a little easier with eStatements from GLCU!

The logo consists of a small green leaf icon followed by the word "Statements" in a bold, black, sans-serif font.

## Free eAlerts!

With FREE eAlerts, you're always in touch with your GLCU accounts. eAlerts are free electronic messages about recent account activity delivered to your e-mail address or phone via text message. There are over 35 eAlerts available.

Here are some examples:

- Low Account Balance Alert
- Non-Sufficient Funds (NSF) Alert
- Courtesy Pay Alert
- Overdraw Transfer Alert
- Reach a Specific Check Number Alert
- Fraud Alert Texts

# eAlerts!



## Social Media



Great Lakes Credit Union's Facebook page is a fun, easy way to keep up with all the latest events, news and contests from GLCU. "Like Us" on Facebook by visiting [www.Facebook.com/GreatLakesCU](http://www.Facebook.com/GreatLakesCU).



Follow Great Lakes Credit Union on Twitter and you'll always know the current events at GLCU along with other great information from local businesses. Follow us at [www.Twitter.com/GreatLakesCU](http://www.Twitter.com/GreatLakesCU).



On Great Lakes Credit Union's Pinterest page you'll find a variety of financial services that can help you save smarter, borrow for less & make your money work as hard as you do. Join us on Pinterest at [www.pinterest.com/GreatLakesCU](http://www.pinterest.com/GreatLakesCU).

## Branch Access & Hours

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As a member of GLCU, you will have access to multiple branch locations. Most branches have ATMs, most are open 6 days a week (Monday-Saturday) and many have convenient drive-thru services. Visit [www.glcu.org/Locations](http://www.glcu.org/Locations).

## Call Center

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Our Call Center is available toll free 800-982-7850, see page 8 for more information. **Please be aware that for your safety and security GLCU requires members to answer security questions when you call regarding your accounts.**

## Shared Branching

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GLCU is part of a network of credit union service centers throughout the country. Through this convenient network, you can perform many of your financial transactions and obtain services at other credit unions and service center locations belonging to the network. In this way, GLCU is now as close as the nearest CU Service Center® location. For more information visit [www.glcu.org/shared-branching](http://www.glcu.org/shared-branching).



## ATMs

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Experience the freedom of 24-hour convenience with GLCU's extensive ATM network, at any GLCU branch, or one of more than 70,000 surcharge-free ATMs nationwide. Use of any GLCU owned ATM is FREE of charge to Credit Union members. The daily cash limit at all GLCU ATMs is \$400. Note: ATMs owned by other institutions may have varying cash withdrawal limits and varying surcharges. For a complete list of GLCU ATMs visit [www.glcu.org/Locations](http://www.glcu.org/Locations).

# LOANS

*Whatever your loan needs are, we can help.*

## IMPORTANT ACCOUNT CHANGES

### Consumer Loans

- The same terms will apply - rates will not change
- Payment dates will remain the same

### Personal Loans

- The same terms will apply - rates will not change
- Payment dates will remain the same

### Home Equity Loans

- If you currently have a Home Equity Line of Credit, the only change will be where you mail your payments. Refer to the chart on page 29 for loan payment addresses.

### Home Owners and Vehicle Insurance

- Contact your insurance provider to update your leinholder information to Great Lakes Credit Union.

#### **Credit Report**

Due to the merger, your loan will be listed as "ACCOUNT TRANSFERRED OR SOLD" on your credit report. This credit report notice is for reporting purposes and has no impact on your credit score.

## GLCU Loan Payment Addresses

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### IMPORTANT INFORMATION

If your current loan type is...	Your GLCU correspondence and payment address will be...
Auto, Motorcycle, RV or Personal Loan	Great Lakes Credit Union 2525 Green Bay Road North Chicago, IL 60064
Home Equity Loan	Great Lakes Credit Union 2525 Green Bay Road North Chicago, IL 60064

**Additional Payment Methods** *(may vary by loan type)*

- 1. WebConnect Online Banking** - This option allows for the greatest flexibility, giving you the option to select the account and payment date prior to due date. Simply "Transfer Funds" to the appropriate loan within WebConnect.
- 2. Auto Pay Deduction** - Have your payment conveniently deducted from your credit union account.
- 3. In Person** - At any GLCU Branch location
- 4. By Phone** - Toll Free 800-982-7850
- 5. ACH** - from another financial institution

#### Refinance and Save

Already driving the car of your dreams but financed it elsewhere? Ask about GLCU's refinancing options. We have saved members thousands of dollars; let us see if we can save some money for you too!





# AUTO, MOTORCYCLE, & RV LOANS

Enjoy low rates and flexible terms when you finance your new or used auto from GLCU. Before you shop, contact GLCU for pre-approval and go to the dealer ready to buy.

## Valuable Car Buying Resources

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In addition to great rates, fast approval and one-stop auto shopping, we offer valuable services, resources and benefits for you, such as:

### CUDL Auto Smart

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Research your car buying decisions and search for new and used vehicles in your area. Visit [www.glcu.org/AutoBuying](http://www.glcu.org/AutoBuying).

### GLCU Member Rewards

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Find great discounts and promotions on new GM vehicles and other American companies through Member Rewards. Visit [www.glcu.org/Rewards](http://www.glcu.org/Rewards).

### BALANCE

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BALANCE is designed to provide you with the most comprehensive and professional assistance with all aspects of personal finance, including budgeting, planning, auto buying and more. Visit [www.BalancePro.net](http://www.BalancePro.net).

### Rate Discounts

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Get discounts on your GLCU Vehicle loans by setting up Automatic Payment(s), applying online, being a member of our President's Club or having multiple GLCU loans.

### Liberty Mutual Auto Insurance

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We've joined with a dedicated team of insurance professionals to bring you the TruStage® Auto Insurance Program. Visit [www.glcu.org/Insurance](http://www.glcu.org/Insurance).

### Enterprise Vehicle Sales

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In the market for a certified used vehicle? Visit [www.enterprisecarsales.com/greatlakes](http://www.enterprisecarsales.com/greatlakes) and search through thousands of vehicles from Enterprise's online inventory.

# MORTGAGE SERVICES

## Mortgages

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GLCU Mortgage Services is a FULL SERVICE Mortgage Lending Company. We make your dream of home ownership a reality!



Whether you're in the market to buy a home or refinance a current residence, we can help you every step of the way.

GLCU Mortgage Services works hard to help members buy and keep their homes. We also take pride in providing Mortgages that are honest and fair, with member-friendly terms.

GLCU Mortgage Services offers a full range of **Fixed and Adjustable Rate (ARM), Jumbo, FHA, VA & USDA Mortgages** – details at can be found at [www.glcumortgages.org](http://www.glcumortgages.org). We work closely with you to make sure your Mortgage fits your lifestyle and budget now and in the years ahead.

- Experienced staff who match mortgage products to your needs
- Competitive low interest rates with terms that meet your needs
- Convenient online application and tools
- Expertise in all areas of mortgage lending

Talk to us today about a **FREE** Mortgage Consultation. We will review your current financial situation and determine if we can save you additional money on a new or refinanced mortgage.

GLCU Mortgage Services is a division of Great Lakes Credit Union.

# HOME EQUITIES

## Home Equity Loan or Line of Credit (HELOC)

### ***Unlock your home equity!***

Whether you're looking to brighten the look of your home or consolidate debt, a GLCU Home Equity Line of Credit (HELOC) or Fixed Rate Home Equity Loan may be the right help at the right time.

At GLCU, you can choose from two Home Equity products:

#### **"ON THE HOUSE" HOME EQUITY LINE OF CREDIT (HELOC)**

A HELOC offers you interest rate protection with principal and interest payments. With a Home Equity Line of Credit, you have the convenience of a one-time application. Once it is established, you may borrow, repay and borrow again up to your available credit line.

#### **FIXED RATE HOME EQUITY**

For those large one-time purchases, you may want to consider a Fixed Rate Home Equity Loan with GLCU. This loan option lets you lock in an affordable fixed rate for ten, fifteen years or 30/15 (amortized for 30 years with 15 year balloon), making your payments the same during the duration of the loan. Since the Loan is secured by your homes equity, the interest you pay may be tax deductible! Consult with your tax advisor for details.

## Liberty Mutual Home Insurance

We've joined with a dedicated team of insurance professionals to bring you the TruStage® Homeowners Insurance Program. The TruStage® Homeowners Insurance Program is the property and casualty coverage solution preferred by credit unions and their members. Visit [www.glcu.org/Insurance](http://www.glcu.org/Insurance).



# ADDITIONAL LOANS

## Personal Loans

GLCU's **Lifestyle Loans** are available from \$500 to \$5,000 with terms up to 48 months. Our **Cash in a Flash** loan gives you access to \$500 quickly with no credit check required.

## Share Secured Loans

You get great low loan rates when you borrow and use your GLCU Share Savings as collateral. And, your investment remains active so you can watch its progress.

## Student Loans

GLCU's private student loan can help pay for all qualified education expenses, including tuition, room and board, books, computers, even past due tuition bills.

## Loan Services

With GLCU's **Skip-A-Payment Program**, you can postpone your vehicle or VISA payment to get the extra cash you need for a vacation, shopping or unexpected expenses.

**Mechanical Breakdown Protection (MBP)** from GLCU is similar to an extended warranty from a dealer except it usually costs less for the same or better coverage.

Members can purchase **Financial GAP** insurance when they receive a new or used car, truck or SUV loan to cover your outstanding loan balance if your vehicle is accidentally damaged beyond repair or declared a total loss.

To protect your family from unforeseen circumstances, you can purchase low-cost **Credit Life Insurance** for both the primary and co-borrower. In the event that either the borrower or co-borrower should die, the loan or Visa balance would be paid off.

**Credit Disability Insurance** ensures that monthly payments on your loan or Visa are made after the primary borrower has been sick or disabled and under a doctor's care for 31 or more days.

# CREDIT CARD

## Platinum VISA

Get the credit you deserve with a GLCU VISA® Platinum credit card. A GLCU VISA Platinum lets you make purchases at millions of locations worldwide and offers a host of benefits that are convenient, can save you money and provide you with peace of mind.

Ways you save:

- Low rate
- No annual fee
- No balance transfer fee
- Worldwide purchasing power
- Travel insurance

Apply online at [www.glcu.org](http://www.glcu.org), visit any GLCU branch or call 800-982-7850.



# BUSINESS ACCOUNTS

## *Options to expand your business*

Experience the same friendly, professional service and money savings you've received for your personal accounts with your business accounts!

### **BENEFITS**

Save on fees:

You can save a substantial amount of money on fees for Business deposit accounts, like Checking and Money Market accounts. You'll also appreciate GLCU's clear, simple fee structure. There are no hidden fees or guesswork. Plus, your transaction activity and charges are itemized on your monthly statements.

Pass on the benefit to your employees:

You may also be able to offer GLCU membership as a benefit to your employees at no extra cost to your business. You and your employees can enjoy automatic payroll deposit, free personal Checking, low-cost loans and more. Plus, you'll be showing an interest in your employees' financial future resulting in a more stable, dependable and motivated work force for you.

## **Establish a Business Account**

- First open a Business Savings account with as little as \$5.
- Choose a Business Package.
- Then open additional accounts like a Business Checking Account.

## **Business Packages**

Depending on the transaction volume your business or organization needs each month, you may choose between the following business account packages:

### **Business Services Package**

Businesses or organizations which need up to 50 FREE transaction items per month in your Business Checking, Business Savings, and Business Money Market Accounts combined.

### **Business Checking**

An option of the Business Services Package and has no minimum balance requirement and no monthly maintenance fee.

### **Premier Business Services Package**

Businesses or organizations which need up to 200 FREE transaction items per month in your Premier Business Checking, Business Savings, and Business Money Market accounts combined.

### **Premier Business Checking**

An option of the Premier Business Services Package which offers a higher number of free transaction items per month. By keeping a daily balance of \$2,500 in your Premier Business Checking, your monthly maintenance fee will be waived.

With both Business Checking and Premier Business Checking, you have the option to sign up for Overdraft Protection from Business Savings and/or Business Money Market. As long as funds are available and the number of monthly automated transfers haven't reached six, we'll transfer funds to cover checks if there isn't enough money in your Checking.

## **Additional Accounts**

### **Business Savings**

Help your business earn competitive yields on balances of \$1,000 or more.

### **Business Money Market**

Gives your business the ability to earn higher yields yet maintain liquidity. You'll earn daily dividends, paid monthly, on balances of \$2,500 or more. Plus, you may receive higher rates for higher balances and write up to 6 checks per month.

### **Share Certificates**

Enjoy the benefits of a secure investment for a specific period of time. Similar to a Certificate of Deposit (CD) at a bank, Share Certificate of Deposit from GLCU offers you a guaranteed rate of return typically higher than savings account rates. You may choose to invest for as few as 1 year or up to five years.

## **Other Services**

### **Financial Management Services**

If you have insurance, 401(k) and other needs for your business, GLCU can help you through a partnership with Money Concepts Financial Centre.

### **Merchant Processing**

Does your business need to accept credit or debit card payments? Great Lakes Credit Union can help you accommodate your customers' payment preferences. You can accept all major credit and debit cards, including VISA® and MasterCard®.

# FINANCIAL EDUCATION & TOOLS

*Let's enhance your financial future!*

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**Specializes in working with GLCU members for  
Personal Financial Planning, Investments & Brokerage Services**

**For more information or to set up a no-obligation appointment,  
call 847-578-7021 or 1-800-982-7850 extension 7021**

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## Meet Ben Pahl — Financial Advisor

Ben has been working with GLCU members since 2005. He is dedicated to helping his clients reach their short-term and long-term financial goals.

- Retirement Planning
- College Savings Plans
- Thrift Savings Plan
- 401(k) / 403(b) Rollovers



\*All securities through The Tranel Financial Group, Member NASD/SIPC, 1509 N. Milwaukee Avenue, Libertyville, Illinois 60048.  
Investments are Not NCUSIF insured - May Lose Value - No Credit Union Guarantee. Ben is not an employee of Great Lakes Credit Union.



What sets GLCU apart from other financial institutions is our commitment to education. Whether you're a teen seeking advice about saving, a parent looking for fun ways to teach your children about money, a teacher searching for financial literacy resources for your students or an adult who needs answers to difficult financial questions, we're here to help.

## Free Initial Consultation & Financial Seminars with The Tranel Financial Group

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If you are looking for assistance in establishing a budget, repaying debt, improving your credit score, planning for retirement, buying a home, paying and saving for college, our FREE Financial Seminars can help.

## Financial Calculators

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GLCU's free financial calculators can help you add up all the factors and calculate a potential financial plan that works within your budget.  
Visit [www.glcu.org/Calculators](http://www.glcu.org/Calculators).

## BALANCE Financial Fitness

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GLCU provides members access to free and confidential financial counseling services with the BALANCE financial fitness program. BALANCE also offers free BalanceTrack online personal finance education programs.

## College Resource Center

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GLCU offers an online resource with information on higher education such as how to plan college visits, how to select a school, choose a major and navigate the college financing process.

## The Splash eNewsletter

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GLCU's eNewsletter, The Splash, is filled with GLCU promotions, news and events, helpful reminders and links to practical financial strategies and tips.

# FREQUENTLY ASKED QUESTIONS

## **WHY DID CEICU MERGE WITH GLCU?**

The decision to merge was the result of a desire to provide CEICU members with the best financial services possible. The merger will allow CEICU to offer a more extensive range of products, an increased level of service, and the added convenience of improved account accessibility.

The Board of Directors held discussions with several potential credit unions to determine a great merger partner. In the end, GLCU was chosen because of its strong “member focus”, leadership and vision for the future. Both GLCU and CEICU have the same philosophies and share a mutual commitment to members, employees and communities.

## **WHO IS GLCU?**

GLCU has been serving members since 1938 and is financially strong with \$630 million in assets. GLCU is among the top ten credit unions in Illinois with over 54,000 members and has twelve branches within Lake & Cook County, Illinois and one branch in Milwaukee, Wisconsin. Initially, GLCU served the civil service and US Navy personnel, meeting the financial needs of their members across the U.S. before becoming a community chartered credit union.

## **WHEN WILL THE CONVERSION OF CEICU MEMBERS' ACCOUNTS TAKE PLACE?**

The system conversion will take place on October 31, 2013. CEICU will be closed on October 30th and 31st to move your CEICU accounts over to GLCU systems. Please note there will be no electronic services on these days.

## **WHAT STEPS SHOULD I TAKE AS A NEW GLCU MEMBER?**

Once the merger is complete, make sure you sign-up for WebConnect (see page 22) to view your accounts. You can also visit GLCU's website, call our Call Center at 800-982-7850 or visit your local branch for account verification or more information.

### **WHAT PRODUCTS AND SERVICES DOES GLCU OFFER?**

GLCU is a full service financial institution providing a wide variety of products and services. Visit our home page at [www.glcu.org](http://www.glcu.org) to see what we have to offer!

### **I'VE BEEN A LONG-TIME MEMBER OF CEICU AND I LIKE THE BRANCH EMPLOYEES. WHAT WILL HAPPEN TO THEM?**

Employees of CEICU will be part of the GLCU team.

### **CAN I STILL USE MY EXISTING CEICU CHECKS OR WILL I GET NEW CHECKS?**

Your outstanding checks will be honored. You will receive a coupon in the Member Welcome Packet for 120 Free checks. Please visit any GLCU branch to redeem this coupon. Once you receive your new GLCU checks, please dispose of your old CEICU checks.

For security purposes GLCU recommends shredding unused CEICU checks, or you can drop them off at any GLCU branch and we will be happy to securely dispose of them for you.

### **WHAT WILL MY BRANCH OPTIONS BE?**

The branch in Willow Springs will remain open. In addition, you will now have access to GLCU's 12 other branch locations and the Shared Branching Network!

### **WILL MY ACCOUNT NUMBER CHANGE?**

Your existing CEICU account number will convert to a new GLCU account number by adding "23" and the number of zeros you need to make 8 digits. For example if your existing CEICU account number is 123 it will become 23000123, and 1234 will become 23001234.

### **DO I HAVE TO CHANGE MY PAYROLL TO GLCU?**

Both your routing number and account number will be changing. We apologize for this inconvenience but in order to make this transition as easy as possible, we request that you update this information with your payroll department/company. During this transition, GLCU will continue to receive your current payroll and post timely and correctly. **Transactions will continue to process to your old account number for up to 90-days.**

## FREQUENTLY ASKED QUESTIONS

### **SHOULD I UPDATE MY ACH/DIRECT WITHDRAWAL?**

Both your routing number and account number will be changing. We apologize for this inconvenience but in order to make this transition as easy as possible, we request that you update this information with each company that you have an ACH/Direct Withdrawal. During this transition, GLCU will continue to receive your current ACH/Withdrawal and make every effort to post accurately. **Transactions will continue to process to your old account number for up to 90-days.**

### **WHAT CHECKING ACCOUNT OPTIONS ARE THERE?**

GLCU offers Ultimate Checking which provides a fantastic checking option for all levels of participation. Visit [www.glcu.org](http://www.glcu.org) for more information. GLCU also offers Fresh Start Checking for those members who have been turned down for a checking account in the past.

### **WHAT ARE GLCU'S SAVINGS AND CERTIFICATE RATES?**

Current share rates can be located by visiting [www.glcu.org](http://www.glcu.org).

### **WHAT FEES DOES GLCU CHARGE?**

Please visit [www.glcu.org](http://www.glcu.org) for our current fee schedule.

### **HOW SHOULD I MAKE MY LOAN PAYMENTS?**

If your loan payments are made through your payroll, and your payroll has been updated with your new GLCU routing number and account number, or set-up on automatic transfer, they will continue with GLCU. You can also use GLCU's convenient WebConnect online banking site to transfer payments. Alternatively, loan payments can be mailed to: GLCU at 2525 Green Bay Road, North Chicago, IL 60064.

### **HOW DO I APPLY FOR A LOAN?**

Applying for a loan can be accomplished through our online loan application, by contacting us toll free at 800-982-7850 or at a branch location. Visit [www.glcu.org](http://www.glcu.org) for loan information.

### **WHAT ARE GLCU'S LOAN RATES?**

Loan rates can be affected by a number of factors. Visit [www.glcu.org](http://www.glcu.org) and then select a loan type to see how low GLCU loan rates can be!



**WILL I HAVE TO REGISTER FOR WEBCONNECT (ONLINE BANKING)?**

Yes, GLCU's Online Banking (WebConnect) is accessible from [www.glcu.org](http://www.glcu.org). There are helpful demo videos available to get you started. See page 22 for details.

You will receive a GLCU eComm form in your Welcome Packet from Great Lakes Credit Union. Make sure you review this form, fill it in and mail it back in the supplied postage paid envelope contained in your Welcome Packet.

**HOW DO I LOGIN TO WEBCONNECT ONLINE BANKING?**

Please see page 22 of this merger guide for complete instructions on how to login to WebConnect online banking or visit [www.glcu.org](http://www.glcu.org) and watch the WebConnect video.



# NOTES

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**www.glcu.org**  
**800-982-7850**

