



Your Credit Union For Life

When your time in the Financial Starter Club comes to an end, don't worry. You can begin to enjoy even more credit union products and services. Keep in mind that your **Greater Niagara FCU** accounts are easily accessible via our Share Draft (Checking) Account, Debit Card and Online Banking. We are here to grow with you and to meet all of your financial needs.

- Savings Accounts
- Share Account (25 Years Old)
- New and Used Vehicle Loans
- RV/Motorcycle/Camper/Boat Loans
- Share Secured Loans
- Certificates of Deposit
- IRAs
- Christmas Club
- Share Draft (Checking) Accounts
- Debit Card
- Direct Deposit/Payroll Deduction
- Online Banking & Bill Pay
- Visa Credit Cards
- Visa Gift Cards
- Mortgages
- Home Equity Loans
- GAP Auto Insurance
- Discount Insurance
- Money Order
- Voice Response

Discount Tickets

Check out our web site for great member discounts to many local amusement parks, movie theaters and other retail establishments.



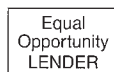
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Office Hours

Monday, Tuesday, Wednesday and Friday
8:00 AM to 4:30 PM
Thursday 8:00 AM to 6:00 PM
Saturday 9:00 AM to 12:00 PM (Military Rd. Only)



The Financial STARTER Club



For Members 18-24 Years of Age



See inside for details.

The *Financial* STARTER Club

Build A Solid Start To Your Financial Future

Greater Niagara FCU has the products, services and knowledge you need to become financially independent. No matter if you are in college or entering the work force, we can give you a financial head start.

Student Loans

The CU Student HELP Smart Option Student Loan helps you pay for college expenses not covered by scholarships and federal loans. It offers competitive rates for undergraduate students, lower rates for graduate students, no origination fees, no prepayment penalties, and more. Apply and learn more at www.custudenthelp.com/GreaterNiagara.

New and Used Vehicle Loans

If you need a set of wheels to drive to campus or work, **Greater Niagara FCU** is the place to go. You can borrow up to 100% of the purchase price, including tax, tags and title for up to 84 months for new vehicles. You can borrow up to 100% of book value for used vehicles.

*APR=Annual Percentage Rate. Rate based on creditworthiness of individual applicant and subject to change without notice.



Credit Cards

Having the ability to build a good credit history is important. That's what **Greater Niagara FCU's** Visa Credit Cards can help you do. Our credit cards offer no application fee, no annual fee, no cash advance fee, no balance transfer fee, 25 day grace period for purchases, worldwide acceptance, and a rewards program.



Personal Loans

Do you need some extra money for vacation expenses, tuition or any worthwhile cause? If so, check out our Personal Loans. You can borrow for up to 5 years at great low rates.

Mortgages

Are you looking to buy a home? **Greater Niagara FCU's** Mortgages offer low rates and flexible terms to fit your budget.

For Our Travelers

If you're a globe trotter or away from home for school, then we have convenience for you. Currency exchange is available and you have access to ATMs around the globe for remote access to your accounts.



Together We Are Greater

www.greaterniagarafcu.com

The *Financial* STARTER Club

Membership Request Form

YES! I Want To Belong To The Financial Starter Club

To join the Financial Starter Club, fill out this form and return it to the credit union.

- YES, I want to apply for a New or Used Auto Loan
- YES, I want to apply for a Visa Credit Card
- YES, I want to apply for a Personal Loan
- YES, I want to apply for a Mortgage
- YES, I want more information about currency exchange and ATMs

Name

Address

City, State, Zip

Phone Number

E-mail

Bring this completed form along with your first \$5.00 deposit and your current driver's license or picture ID with current address to the credit union office.