



Products & Services For Life

When your time in **The I ♥ Savings 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, Online Banking, and Voice Response. If you need a loan for a car, motorcycle or house, we can help you with that too. We are here to grow with you and to meet all of your financial needs.

- Savings Accounts
- Certificates of Deposit
- IRAs
- Christmas Club
- The Financial Starter Club (Ages 18-24)
- Share Draft (Checking) Accounts
- Debit Card
- Direct Deposit/Payroll Deduction
- Online Banking & Bill Pay
- Visa Credit Cards
- Visa Gift Cards
- New and Used Vehicle Loans
- Share Secured Loans
- Mortgages
- Home Equity Loans
- GAP Auto Insurance
- Discount Insurance
- Money Orders
- Voice Response

Discount Tickets

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



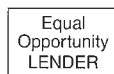
2901 Military Road
Niagara Falls, NY 14304
Phone: (716) 297-5944
Fax: (716) 297-6074

160 Ward Road
North Tonawanda, NY 14120
Phone: (716) 695-1829
Fax: (716) 695-0546

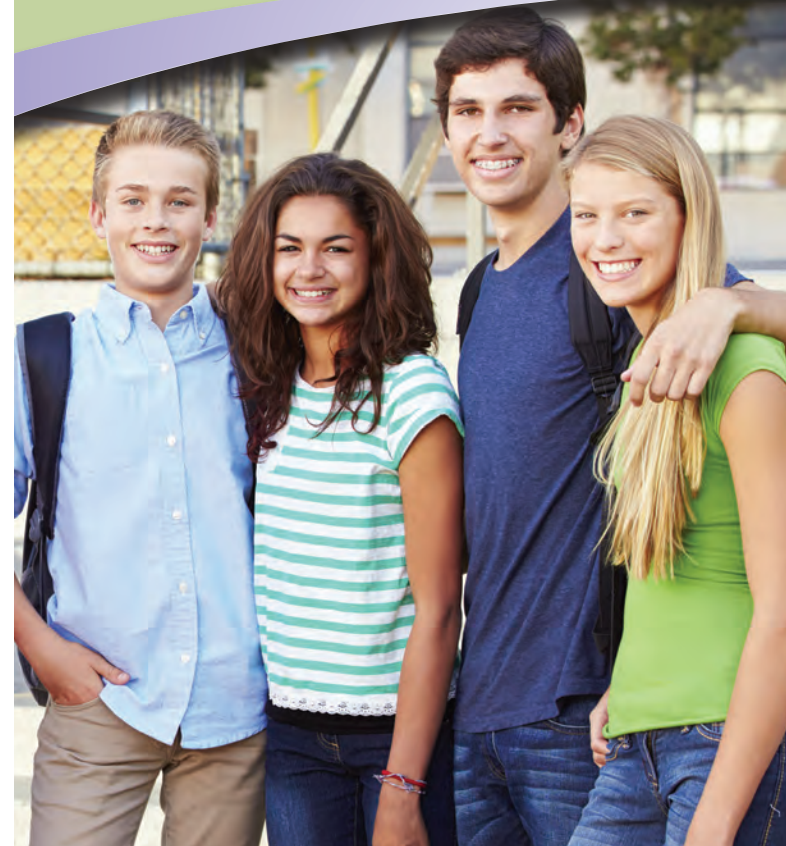
E-mail: gnfcu@greaterniagarafcu.com
www.greaterniagarafcu.com

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 I ♥ Savings Club



For Those 13-17 Years Old



See inside for details.

The I ♥ Savings Club

We designed the **I ♥ Savings Club** for our members aged 13-17. You can save your allowance, holiday money, babysitting money, birthday money, paycheck, and more here. Don't worry! Your money is safe and sound and waiting for you. We'll even pay you dividends (money we put into your account as an extra advantage or benefit).

Checking Account/ Debit Card

Our 13-17 year old members can get a credit union Checking Account and Debit Card with a parent or guardian as joint owner. This is safer than carrying cash and more convenient than getting cash. Plus, teens will learn how to keep track of their expenses, how to use a debit card and the difference between debit cards and credit cards.

I ♥ Good Grades

Throughout the school year, we know you attend study groups, have late study sessions, write papers, study for tests, read, and work on math problems.

By studying hard and doing the best you can, we will reward you at the end of the school year. Your final grades of A and B in English, History, Science and Math will give you the chance to win a prize!



A Special CD

As a member of the **I ♥ Savings Club** you have access to a special CD designed just for you. No, not a music CD – but a Certificate of Deposit. With just \$50, you can invest for 6, 12, 24, or 36 months and earn some great dividends!

College Scholarship & Student Loans

We offer Student Loans to help pay for college expenses. And, every year **Greater Niagara FCU** offers our college bound high school seniors the chance to apply for college scholarships up to \$1,000 from the Credit Union Association of New York. **Greater Niagara FCU** also awards scholarships.

Here's The 411

Children who learn how to save and begin saving at a young age tend to go on to lead happier and more productive lives than those who didn't. That's not just us saying it; studies have proven it. You have a great opportunity to give your children or grandchildren a gift that will benefit them for their entire life.



The I ♥ Savings Club

Membership Request Form

YES! I Want To Belong To The I ♥ Savings Club

Whether you're a teen who wants to open an **I ♥ Savings Club** Account or an adult who wants to help your children or grandchildren save, just fill out this form and return it to the credit union. Kids, since you're under 18 years of age, you need an adult with you when you open your account(s).

- YES, I Want An **I ♥ Savings Club** Account \$ _____
Deposit Amount - (\$5 or more)
- YES, I Want An **I ♥ Savings Club** CD \$ _____
Deposit Amount - (\$50 or more)
Term - 6, 12, 24, 36 months (circle your choice)

Sponsoring Member _____

Name _____

Address _____

City, State, Zip _____

Phone Number _____

E-mail _____

Bring this completed form, along with your first \$5.00 deposit and the child's social security card or picture ID to the credit union office.