

Member Services at GCTFCU



Credit unions offer a range of member services designed to meet the diverse financial needs of their members. They prioritize personalized service and community-oriented values. By focusing on the well-being of their members, credit unions provide a supportive environment where members can access tailored financial advice, competitive rates, and unique benefits.

Key services:

1

Member Convenience Services

- Payroll Deduction
- Direct Deposit
- Notary Services
- MasterCard Cash Advances
- Online Account Access
- MasterCard Gift Cards
- Wire Transfers
- ACH Origination
- Bill Pay ATM Access

3

Comprehensive Lending Services

- New and Pre-Owned Vehicle Loans
- Pre-Approval Available
- Home Improvement Loans
- Vacation Loans

2

Investments & Savings

1. Regular Share Savings Account

- Minimum to open: \$25
- Competitive dividend rates
- Dividends are calculated daily and paid quarterly

2. Share Certificates of Deposit

- Minimum deposit: \$1,000
- Terms: 6 to 36 months
- Annual Percentage Yields quoted weekly
- Interest compounded quarterly

3. IRAs

- Traditional
- Roth

4. Club Accounts

- Christmas Club
- Vacation Club

www.gctfcu.net

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