

CHECKING

Georgia United's **UNIFIED CHECKING** is free* and packed with features that make banking easier and more rewarding.

- Earn up to 1.00% APY*
- Receive up to \$10* in refunds from ATMs
- No monthly service fee or minimum balance

Other checking account options are available for teens and members who wish to build their financial wellness.

INVESTMENTS

Earn higher dividends on your savings when you lock in a great rate with a Georgia United **CERTIFICATE OF DEPOSIT (CD)**. Open a CD with as little as \$1,000 and enjoy:

- Competitively higher dividend rates with safe payouts**
- Terms from 3 months to 5 years
- The ability to secure a loan against your CD at a lower rate

If you need your funds to remain accessible while still earning higher dividends, try our Sterling Fund **MONEY MARKET**.

- Earn interest with competitive rates that increase as your funds increase
- \$1,000 minimum balance to earn dividends and avoid service fees
- Checks and withdrawals permitted (check writing and transaction limitations apply)

For long-term retirement savings needs, consider an **INDIVIDUAL RETIREMENT ACCOUNT (IRA)** or **IRA CERTIFICATE (IRA CD)**. We offer Traditional, Roth and Education IRAs, which may provide you with additional tax benefits. For details, contact a Financial Services Representative or qualified tax advisor.

SAVINGS ACCOUNTS

Start saving with our **PRIME SHARE SAVINGS**, which is required for membership with Georgia United. Open with a one-time nonrefundable \$5 membership fee and \$5 minimum deposit and enjoy:

- Quarterly dividends
- ATM card with access to over 100,000 ATMs worldwide
- Access to membership benefits including low rates on loans, savings and checking accounts, member discounts and more

Earn more with a high-yield rate when you open our **HIGH EARNING SAVINGS**. Take your savings further and enjoy:

- Monthly dividends on all balances
- Tiered rate increases as your balance grows
- Flexibility to access your money 24/7

Other savings accounts including our **CHRISTMAS, VACATION** and **"YOU NAME IT" SAVINGS** are available to help you save for holiday expenses, vacation costs or other unexpected expenses.

YOUTH ACCOUNTS

Georgia United's **MONEY MAMMALS[®] SAVING MONEY IS FUN KIDS CLUB[™]** provides a safe, fun and interactive way to teach kids ages 0 -11 how to save money.

- \$5 new membership fee refund
- Earn prizes for making deposits
- Access to educational games, apps and activities

The **MONEY MASTERS TEEN CLUB** offers teen members ages 12-17 even more opportunities to learn, earn, spend and save money.

- Teen Checking Account with Visa[®] Debit Card
- Scholarship opportunities
- Robust and relatable content that builds money smarts

Your deposits are safe, secure and federally insured by NCUA. Visit mycreditunion.gov/share-insurance-estimator-home for more information.***

*APY = Annual Percentage Yield. Rate may change after account is opened. The APY is accurate as of the last dividend declaration date. If your account balance is from \$0.01 to \$15,000.00 and qualifications are met, the Annual Percentage Yield will be 1.00%. If your account balance is \$15,000.01 and above and you have met the qualifications, the Annual Percentage Yield will range from 1.00% to 0.05%. To earn 1.00% APY on up to \$15,000 of the average daily account balance and to receive up to \$10 per month in non-Georgia United ATM surcharge fee refunds, there is no minimum account balance requirement; however, the account must perform at least 15 Georgia United debit and/or credit card transactions that post and clear during the month, have a monthly direct deposit of \$500 or more and be enrolled in E-Statements. If you do not meet the qualifications the APY will be 0.05%. Overdraft/returned item fees may apply, see Share Rates and Fees Schedule for additional fees that may apply. **Penalty will be imposed for early withdrawal and fees could reduce the earnings on the account. ***The National Credit Union Administration (NCUA) insures your deposits up to \$250,000. IRA's are insured separately up to an additional \$250,000. **** All Credit Union programs, rates, terms and conditions are subject to change at any time without notice.

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