

## 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 balances over \$10,000
- 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<sup>®</sup> SAVING MONEY IS FUN KIDS CLUB<sup>™</sup>** 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<sup>®</sup> 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](https://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. IRAs 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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Insured by NCUA

