

0.25% Off

Origination fees on a new GFCU mortgage loan.

When you finance or refinance your mortgage with GFCU, you will enjoy 0.25% off the origination fees. Pay less for an affordable mortgage!



Take advantage of this great offer today before it expires!

Expires 12/31/2010

Free first order of checks.

Open a Checking account and get your first order of GFCU Exclusive Design checks FREE.



Free E-statements and home banking are the perfect addition to GFCU Checking.

Cannot be combined with any other offer. Expires 12/31/2010

Up to 0.50% APR* Off an auto, boat, or RV loan.

Receive a 0.25% off when you finance your new purchase or move your existing loan from another lender to GFCU. Save another 0.25% when you have your payments automatically deducted from your GFCU checking account.



Take advantage of this great offer today before it expires!

*APR=Annual Percentage Rate. Loans granted upon approval of credit. Discounts do not apply to promotional rates. Expires 12/31/2010



888.493.GFCU

770.476.6400 (option #3)

gfcuonline.org • email@gfcuonline.org

GFCU Corporate Office

6705 Sugarloaf Parkway
Duluth, GA 30097

Athens

190 Gaines School Road
Athens, GA 30605

Clarkston

500 N. Indian Creek Drive
Clarkston, GA 30021

Conyers

1381 Milstead Avenue
Conyers, GA 30012

Cumming

312 Canton Highway
Cumming, GA 30040

Dalton

605 Calhoun Street
Dalton, GA 30721

Dublin

2006 Veterans Boulevard
Dublin, GA 31021

Gwinnett

2270 Satellite Boulevard
Duluth, GA 30097

Lithonia

5173 Panola Industrial Boulevard
Decatur, GA 30035

North Atlanta

4448 Tilly Mill Road
Atlanta, GA 30360

Northlake

3840 LaVista Road
Tucker, GA 30084

Stockbridge

105 North Park Trail
Stockbridge, GA 30281

UGA

1710 S. Lumpkin Street
Athens, GA 30606

E-Branch (770) 476-6400, Option 3

MEMBERS Financial Services

(Financial planning and investments)..... (770) 493-4328, Ext. 1208

Mortgage Loan Information (770) 493-4328, Option 2

Car Buying Service (770) 493-4328, Ext. 6834

Instant Access 24-Hour Telephone Teller

Metro Atlanta (770) 476-6417 or 1 (800) 226-3584

Credit Union Service Center Locations Nationwide

(Limited transactions available — visit our Web site for locations)..... cuservicecenter.com



1/10



National Credit Union Administration, a U.S. Government Agency — Member accounts are federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government.



CU @ Work



Your financial partner for life.



Special Offers for You



Thanks to your employer, you and your family members have access to a host of exclusive financial advantages offered by Georgia Federal Credit Union.

Georgia Federal Credit Union is a member-owned, not-for-profit financial institution offering financial services to members for over 50 years. With incredible rates on loans and deposits, a full product menu, minimal fees and personal services that will exceed your expectations every time, it's time you and your family got to know us.

Ready to give us a try? Use the attached coupons to save on everything from savings to checking, loans and more. For more information about Georgia Federal Credit Union, contact us today at 1-888-493-GFCU or ask your employer for a copy of our Membership brochure.

Savings Programs

- Share Accounts
- IRA: Traditional, Roth and Education
- Sterling Fund Money Market Accounts
- Super Saver Kids' Club
- Christmas Club Accounts
- Vacation Club Accounts
- You Name It Savings Accounts
- Certificates of Deposit

Loans

- Mortgage Loans
- Home Equity Lines of Credit
- Fixed 2nd Mortgages
- New Vehicle Loans
- Zip Lines of Credit
- Personal Loans
- Used Vehicle Loans

Checking Programs

- Free Checking Accounts
- Free Identity Theft 911
- College Checking Accounts
- Interest-Bearing Accounts
- Checking Rewards Program
- Extensive, Surcharge-Free CU 24 ATM Network
- Overdraft Protection Available
- ATM & VISA® Check Cards

Visa® Check Cards

- Low Rates
- NO Annual Fee
- NO Cash Advance Fee
- Fixed Rates
- Gift Cards
- No Balance Transfer Fee

Other Services

- Direct Deposit
- Payroll Deduction
- Car Buying Service
- 24-Hour Telephone Teller
- Teen Accounts (ages 13-17)
- E-branch with extended hours
- Online Banking and Bill Pay
- Online Statements (E-statement)
- Safe Deposit Boxes (select branches)
- The Members Financial Services Group Investment Advisors



1-888-493-GFCU
770-476-6400 (option 3)
gfcuonline.org

For office use only:
GFCU Representative complete section below
and return redeemed coupon to Marketing.

Partner Company Name _____
 Membership # _____
 Date Opened _____
 Teller Code/Initials _____



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