

MEMBERSHIP GUIDE

CONTACT US

Sayre – Main Office

104 N. Elmer Avenue
Sayre, PA 18840

Tel: (570) 888-7135
Toll free: (877) 493-6161
Fax: (570) 882-9564
Email: info@guthriefcu.org

Troy – Branch Office

454 Canton Street
Troy, PA 16947

Tel: (570) 297-2440
Fax: (570) 297-0589

Website:

www.guthriefcu.org



GUTHRIE
FEDERAL
CREDIT UNION

A place you belong





Q: How can I find the nearest CO-OP® Network ATM?

A: Simply visit www.co-opnetwork.org and enter your address or zip code. You can also do an advanced search to specifically pinpoint 24-hour ATMs, walk-up ATMs, drive-up ATMs and deposit-taking ATMs. You can also download the CO-OP® app for free on your smartphone or text your zip code to 6926667 (mycoop).

Q: If I plan on traveling, how do I ensure my credit and debit card transactions won't be blocked by the Fraud Prevention and Monitoring service?

A: Please call the credit union before your trip so we can create a Travel Notification in advance.

- Tel: (570) 888-7135
- Toll free: (877) 493-6161

Q: What should I do if my credit or debit card is lost or stolen?

A: Report the theft or loss immediately by calling:

- Debit MasterCard®
 - Domestic: (888) 241-2510
 - International: (909) 941-1398
- Visa Credit Card
 - (800) 991-4961



FAQ

Q: What is Guthrie FCU's routing number?

A: Our routing number is 231388494.

Q: Does Guthrie FCU accept third party checks?

A: No, we do not accept third party checks.

Q: How many ATMs does Guthrie FCU provide and where are they located?

A: We're pleased to provide our members with seven convenient ATM locations:

- 104 N. Elmer Avenue, Sayre (includes walk-up and drive-up ATMs)
- Bird Sumner Lobby (Wilbur Avenue Entrance) and Guthrie Clinic (near Pharmacy), Robert Packer Hospital, Sayre
- 454 Canton Street, Troy
- Troy Community Hospital
- Guthrie Medical Center, 130 Centerway, Corning

Q: If I am traveling, how can I access my funds?

A: Along with the seven ATMs listed above, our members also have access to more than 30,000 surcharge-free ATMs located across the country through the CO-OP® Network.

A PLACE YOU BELONG...

Welcome to Guthrie Federal Credit Union! We're a not-for-profit financial cooperative that puts the well-being of our membership at the forefront of all we do.

In fact, because we are a cooperative and answer only to our members (and not to outside shareholders), we return any excess income right back to the membership in the form of competitive savings rates, superior loan rates and low or even no fees on many of our products and services.

Our Mission is to provide members with the highest quality financial services.

Our Vision is that every member will view Guthrie FCU as the best choice for financial services.

The Guthrie FCU promise:

- To simplify your financial life
- To work in your best interest
- To help you achieve your financial goals.

Rest assured our more than 30 years of experience in the financial industry means we're safe, strong, stable – and ready to lead you to financial success. Your deposits are safe with savings insurance protection from the National Credit Union Administration (NCUA) for your peace of mind. Become a member of Guthrie FCU today and discover why we are "a place you belong."

JOIN OUR FAMILY!

Visit www.guthriefcu.org to learn more about us and how to join. Act now and discover the value and benefits of membership.



LOANS

We understand at Guthrie FCU that some dreams simply need a little financial help to get off the ground. That's why we offer a wide variety of loans – all featuring competitive rates, flexible terms, a streamlined application process and guidance from knowledgeable loan officers. See us today for:

- Auto loans
- Home equity loans
- Signature loans (personal loan)
- Lines of credit
- Recreational vehicle loans
- Motorcycle/ATV loans
- Various secured loans

MORTGAGES

Unlock your dream home with a payment you can afford! A streamlined mortgage from Guthrie FCU is your key to home ownership. Within our online mortgage center, you can access:

- Easy pre-qualification
- Current rates
- Expert advice to guide you through the home loan process
- FHA, VA and Conventional fixed or adjustable rate mortgages
- Rate watch service – receive an email when rates reach your target or receive information about rates on a regular basis
- Easy-to-use mortgage calculators to review your financial situation

Contact our loan officers now:

Sayre, PA (570) 888-7135

Toll Free: (877) 493-6161

or apply online at

www.guthriefcu.org

Our goal is to provide the highest level of service at competitive rates!

Budgeting Advice

Gain access to BALANCESM Financial Fitness when you become a member of Guthrie FCU. BALANCESM Financial Fitness is a nationwide education and counseling service that empowers individuals to plan and prepare for successful financial futures.

Visa[®] Online Services

We make it easy to manage your Visa card with online services that allow you to view your account, pay your bills and view statements with just a few clicks.

Check Reordering

Need checks? No problem! At Guthrie FCU, you can order your checks, view the status of your order and even select check designs and checkbook covers online.

Wire Transfers

With a quick and simple wire transfer at Guthrie FCU, funds will be available within 24 hours. All outgoing wire transfers must be done in person at the credit union.

Identity Theft Protection

The safety and security of your private information is extremely important to us. That's why we take steps to both detect and prevent fraudulent activity on your Guthrie FCU accounts and cards.

Youth Education

The Kirby Kangaroo and CU Succeed partner websites offer fun and educational activities to help your children learn about financial concepts.

Other Services

- National Automobile Dealers Association (NADA) online access
- CARFAX[®] Reports
- Gift Cards
- Free Coin Machine Use for Members
- Notary Service

FINANCIAL SERVICES

Our mission at Guthrie FCU is simple: We aim to stand behind our valued members for *life* – offering the expert guidance and comprehensive financial services you need to achieve ALL your goals and dreams. We're proud to provide:

Free Internet Online Banking

Access all your GFCU accounts online, 24 hours a day, seven days a week from the convenience of your home computer. Transfer funds between accounts, pay on your loans or view your account history or cleared checks and much more.

Online Bill Payment

Save time and money with our FREE Bill Payer service! With Bill Payer, you can pay your bills online directly through your computer or smartphone – no stamps and no hassles!

ATM/Debit Cards

With a debit card from Guthrie FCU, you'll enjoy access to more than 30,000 CO-OP® surcharge-free ATMs nationwide. Plus, you'll be rewarded for everyday purchases with our ScoreCard® Rewards Program.

ScoreCard® Rewards Program

When you swipe and sign for qualifying purchases using your Guthrie FCU credit or debit card, you'll earn bonus points redeemable for merchandise or gift cards.

Insurance Advice

Through our partners Trustage & CMFG, Guthrie FCU members can learn about their insurance options and costs. Information is also provided regarding the various risks and threats that are taken into account when creating insurance plans.

CREDIT CARDS

Pocket a great rate with a Visa® credit card from Guthrie FCU! We'll help you save cash, boost convenience and eliminate stress with our complete package of perks specifically designed with YOU in mind:

- Low rates
- No annual fee
- Worldwide acceptance at over nine million locations
- Travel insurance
- Rental car insurance
- Visa EZ-Card info (allowing you to pay your bill and manage your account online)
- Fraud Prevention and Monitoring service

To apply for a Guthrie FCU Visa credit card, visit www.guthriefcu.org for an online application or contact us today.



CHECKING

You're unique. One of a kind. So why go with a one-size-fits-all checking account? Here at Guthrie FCU, we offer two different checking account options so you can pick the one that speaks to you. Choose from:

D1 Draft Account

- No minimum balance
- No monthly fee
- No per check/deposit charge
- Access to over 30,000 surcharge-free ATMs

D2 Draft Account

- No minimum balance
- \$1.00 monthly ID Theft Protection charge
- No per check/deposit charge
- Access to over 30,000 surcharge-free ATMs

No matter what checking account you choose, you'll enjoy:

- Free MasterCard® Debit Card
- Free Online Banking and Bill Payer
- Free e-statements
- Free Phone Access – T.E.D.
- Free e-alerts
- 1 FREE box of checks each year for members age 55+



SAVINGS

Whether saving up for a special purchase or looking to build a nest egg for your dream retirement, turn to Guthrie FCU for the help you need. We offer:

Prime Share Account

Our basic savings accounts. The Prime Share Account is opened when you become a member with only a \$10 deposit.

Club Accounts

For special savings purposes, such as tax season or that long-awaited dream vacation. Make saving for the Christmas season a little easier with a GFCU club account.

Youth Share Account

Encourage financial responsibility with our special account for children ages 17 and under. Low minimum balances to earn dividends or open Share Certificates (CDs) are just the beginning.

Money Market Account

Earn a higher dividend rate for larger balances while still being able to withdraw money for short-term needs.

Share Certificates (CDs)

Earn the highest dividend rates for a specific term. We have a variety of terms to meet your needs.

IRA Accounts

Save for retirement with the special tax advantages offered through our Traditional and Roth IRA accounts.