

Member Connections

www.gwinnettfcu.org

LOCATIONS

FIVE OAKS

875 Oak Road
Lawrenceville, GA 30044
(770) 923-4886

JEFFERSON

948 Lee Street
Jefferson, GA 30549
(706) 387-0231

LAWRENCEVILLE

175 North Clayton Street
Lawrenceville, GA 30045
(770) 963-5679

LOGANVILLE

107 Lee Byrd Road
Loganville, GA 30052
(770) 466-9223

NORCROSS

6135 Peachtree Pkwy.
Norcross, GA 30092
(770) 446-1063

SUWANEE

455 Buford Highway
Suwanee, GA 30024
(678) 546-0081

WINDER

189 W. Athens Street
Winder, GA 30680
(770) 867-0670

GCPS ISC

(employees only)

MEMBERLINE: ACCOUNT SERVICES BY PHONE

24/7 • (770) 338-4180
(800) 854-5004 outside local calling area

MEMBERS AutoChoice™

(770) 963-5860 • (678) 546-5194 • (770) 982-8526

MORTGAGES: CREDIT UNION FINANCIAL SERVICES

(770) 506-7476

TO REPORT A LOST OR STOLEN VISA® CREDIT CARD

(800) 325-3678

TO REPORT A LOST OR STOLEN ATM OR VISA® CHECK CARD

(770) 338-4180 • (800) 854-5004

*This Credit Union is federally insured
by the National Credit Union Administration.*



Member Services

Online Banking – gwinnettfcu.org

- Take care of business with 24/7 convenience. Find out when checks clear, check your balances, transfer between accounts, and more.
- View and print your check images
- View and print statements
- Access BillPay
- Order checks online

Payroll Deduction

- Members of participating companies can authorize payroll deduction (a portion of your paycheck) to be automatically sent to Gwinnett Federal. We'll distribute it as you like between your accounts.

Wire Transfer

Convenience Services

Vehicle Buying Service

- When you use MEMBERS AutoChoice™, they'll find it and deliver it to the Gwinnett Federal office of your choice – all at a great price. And, you'll get a 1/2% APR discount on your Gwinnett Federal vehicle loan when you buy through MEMBERS AutoChoice. Call (770) 963-5860, (678) 546-5194, or (770) 982-8526.

Safe Deposit Boxes

- Jefferson, Lawrenceville, Loganville, Suwanee

Shared Service Centers

- Credit unions across the country have joined together to give each other's members basic services.
- Monday through Saturday convenience
- Make deposits, withdrawals, and loan payments (small fee).

Insurance

Gwinnett Federal Credit Union has arranged for competitively priced insurance programs to be offered through a variety of companies including:

- GAP, warranties, and extended warranties for vehicles
- Credit life and disability for loans
- Accidental death and dismemberment
- Auto, homeowner's, dental and more

Notary and Signature Guarantee

Travelers' Checks



Join Us!

About Credit Unions

Credit unions are non-profit cooperative organizations that are owned by their members, unlike banks, which are owned by stockholders. Any money credit unions make in excess of expenses and reserves is returned to members in the form of low-cost loans and high dividends on deposits.

About Gwinnett Federal Credit Union

Founded in 1961, Gwinnett Federal offers membership to the employees of our sponsor Boards of Education as well as many select employee groups and associations. Immediate family members and household members of eligible persons may also join.

How Do I Become a Member?

Don't wait another minute! Drop by or call the Gwinnett Federal office nearest you for an application. Join by opening a savings account with an initial deposit of \$25 and pay a one-time \$5 membership fee. The \$25 represents your share in Gwinnett Federal and is held on deposit while you are a member. Once your savings account is opened, you'll have immediate access to other financial services offered by your credit union.

Convenience • Value • Personalized Service

Take a look at what we can do for you and your family.

Deposit Accounts

Dividend-Bearing Accounts

- Competitive rates with low or no minimum deposits
- Premium Checking
- Money Market Accounts
- Holiday & Vacation Club Accounts
- Certificates
- Individual Retirement Accounts (Traditional, Roth, or Educational)

Free Checking

- No monthly service fees.

VISA® Check Cards & ATM Cards

- Use at all Gwinnett Federal locations plus other local, national and worldwide networks.
- With Gwinnett Federal VISA Check (debit) Card, there's no charge to get "cash back" when making a purchase at many retail locations – a convenient option when you need small amounts of cash.

Loans

Credit Cards

- Visa Platinum and Student Platinum -- both with ScoreCard Rewards and CardCentives Premium
- Honest value that stacks up as one of the best cards in the USA.

Consumer Loans

- You'll find a wide variety of low-costs loans, flexible terms, and fast approval.
- Apply online at gwinnettfcu.org or in person at any one of our locations.
- Automobile – New and Pre-Owned
- Automobile Refinancing
- Boat or RVs – New and Pre-Owned
- Personal
- Share Secured
- Tax Wise

Home Loans / Mortgages

New Purchases & Refinances

- You'll find an affordable home loan with low closing costs for your primary residence with our mortgage company, Credit Union Financial Services (CUFS).
- CUFS has a full range of programs to meet your needs.
- Call (770) 506-7476 or go to cufs.org.

Home Equity Line-of-Credit

- Convenient access to money when you need it
- Use up to 100% of your available equity
- FREE advances
- One low payment
- No prepayment penalty

Second Mortgages

- For home improvement, bill consolidation and more
- Fixed rates
- Lending up to 100% of your home's appraised value
- No prepayment penalty

Electronic Services

Telephone Banking

- **MemberLine** 24/7 access to find out when checks clear, make balance inquiries, transfer within or between accounts, and more.

BillPay

- Pay bills in a flash! No more stamps, checks or envelopes.
- FREE when you sign up for eStatements.

Direct Deposit

- Have your whole paycheck, social security or other government payment deposited automatically for safety and convenience. We'll automatically distribute it as you like between your accounts.

eStatements

- Protect your personal information by accessing your statement online instead of receiving it by mail. When you opt for eStatements, Gwinnett Federal BillPay service is FREE!

