

# GTE Checking Accounts, built with you in mind

## Go Premium Checking with GTE Secure™

- > A high dividend rate of 2.00% APY\* earned on balances up to \$3,000 when you meet the requirements mentioned below:
  - > Sign up for eStatements with a valid email address
  - > Deposit \$500 or more into your Go Premium account each month. (Cannot be an internal transfer)
  - > 15 or more combined debit or credit transactions
- > UNLIMITED check writing and check images
- > Eligible for Member Referral bonus (earn 3,000 Go Points)
- > Low monthly fee of \$4.95
- > GTE Secure\*\* Identity Theft Monitoring and Resolution Service
  - > Help better protect the identities of the family members in your household
  - > Identity Theft Expense Reimbursement Coverage & Services
  - > Debit & Credit Card Registration
  - > 3-in-1 Credit File Monitoring & Credit Report\*\*\*
  - > Total Identity Monitoring of over 1,000 databases
  - > Online Identity Theft News Center & Valuable Phone and Web Resources
- > Cell Phone Protection\*\*\*\* Receive up to \$300 of coverage per phone, up to 3 phones per year, for a \$50 deductible.
- > Debit Advantage™ Buyer's Protection and Extended Warranty\*\*\*\*

## Go Full Access Checking - Simple and Convenient Checking

- > Only \$4.95 per month - pay for this cost with GTE Go Points, GTE's exclusive rewards program
- > The monthly cost can be waived by using your account and meeting monthly qualifications:
  - > Have eStatements
  - > Make \$500 in aggregate deposits per month, or make a combination of 15 monthly signature debit and/or credit card transactions
- > Eligible for Member Referral bonus (earn \$25!)

## Go Student Checking - Absolutely FREE for Students 12 to 24 Years Old

- > Sign up for eStatements and get two big benefits:
  - > 1 waived Non-Sufficient Funds fee per month. We'll waive the \$35 charge for over-drawing your account. Sign up for Account Balance Alerts and use our FREE virtual banking services to check your money status 24/7
  - > 1 waived foreign GTE ATM fee per month
- > Eligible for Member Referral bonus (earn \$25!)

## Go Further Checking

- > Only \$9.95 per month
- > Waive the monthly cost by meeting simple utilization criteria:
  - > Have eStatements
  - > Make \$500 in aggregate deposits per month
  - > Make a combination of 15 monthly signature debit and/or credit card transactions
- > Account comes with an automatic Annual Upgrade Review. To qualify for an upgrade, avoid these items in your first 12 months:
  - > No more than 2 Non-Sufficient Funds (NSF) fees
  - > Ensure your account is not overdrawn or negative more than 3 days
  - > Have no returned checks
  - > Have no charge-offs in the last 5 years
- > Eligible for Member Referral bonus (earn \$25!)

## Access to all the convenience services you need

- > 30,000+ FREE ATMs
- > 24/7 Virtual Banking (Online, Mobile or Telephone)
- > Remote Deposit – with the GTE Mobile App
- > Online Bill Pay, Popmoney and Friends & Family
- > UNLIMITED check writing
- > Debit Card, Credit Card and Account Balance Alerts
- > Direct Deposit
- > Member Referral bonus (Earn \$25!)

## anytime, anywhere access

813.871.2690 or 888.871.2690

download the GTE Mobile App on Android or iOS

## FREE EMV-equipped Debit Card comes with Go Points and Ampre

- > See all the ways you can earn points fast to redeem for cash back, gift cards, travel and more. Just 3,000 points = \$25!
- > Debit Card issued instantly at each Community Financial Center

## GTE Go Points

All of our checking accounts also come with GTE Go Points, our absolutely free member loyalty program! Simply swipe your debit card at top retailers and earn rewards automatically with Ampre - no need to provide a coupon or sign up for an offer. Go Points is our way of saying thank you to members for using our products and services. Earn rewards points fast and then redeem them for great stuff like cash back, gift cards, financial services, travel and more. With just 3,000 points, you can redeem for \$25 cash back. You can even use points to cover your monthly checking account costs!

\*Rate will be based on your credit worthiness. Annual Percentage Rate as of June 16, 2017. Annual percentage rates, terms, and conditions subject to change. Please review our Credit Card (Regulation Z) Disclosure for terms and conditions or our Credit Card Agreement for full details.

\*\*GTE Secure™ is a personal identity theft protection service available to personal checking account owners, their joint account owners and their eligible family members. The service is available to non-publicly traded businesses and their business owner(s) listed on the account and their eligible family members (service not available to employees or authorized signers who are not owners). Service is not available to a "signer" on the account who is not an account owner. Service is not available to clubs, organizations, and/or churches and their members, schools and their employees/students. For revocable grantor trusts, the service is available only when a grantor is serving as a trustee and covers the grantor trustee(s) and their eligible family members. For all other fiduciary accounts, the service covers the beneficiary, who must be the primary member, and their eligible family members (Fiduciary is not covered). Family includes: Spouse, persons qualifying as a domestic partner, and children under 25 years of age and parent(s) of the account holder who are residents of the same household. Go Premium with GTE Secure® covers members of the family within household, including the account holder.

\*\*\*Credit file monitoring from Experian and TransUnion will take several days to begin following activation.

\*\*\*\*Special Insurance Program Notes: The description herein is a summary only. It does not include all terms, conditions, and exclusions of the policy described. Please refer to the actual policy for complete details of coverage and exclusions. Insurance is offered through the company named on the certificate of insurance. Guide to Benefits will be included in follow-up letter.

Federally insured by NCUA.

