



GTE CareFree Checking

Zero hassle. No monthly maintenance fees.
No minimum balance requirements. Just checking.

GTE CareFree Checking



Banking made easy with free checking

- > **Simplify your checking:** No monthly maintenance fees and no minimum balance requirements
- > **Access your account anywhere, anytime:** 24/7 online, mobile, and phone banking with 30,000 fee-free ATM's nationwide
- > **Pay and transfer with ease:** Access to Zelle®, Bill Pay², and same day transfers³, plus a free debit card you can one-tap add to your digital wallet
- > **Deposit your way:** Seamlessly with Direct Deposit, Mobile Deposit⁴, external accounts³, or in person
- > **Protection you can count on:** Instant on/off card feature, real-time alerts, overdraft protection¹, card controls, \$0 fraud liability, online transaction disputes, and advanced transaction research
- > **Need a replacement card?** No waiting 7-10 business days. Get a new card in the App for with the same card number as the one you receive in the mail. Instant issue is available at all Community Financial Centers
- > **Peace of mind:** All GTE Financial deposits are federally insured by the NCUA⁵ (National Credit Union Administration)
- > **GTE perks:** Member discounts, financial education programs, and special offers

Opening an account is quick, easy, and secure

- > **Apply online or in person:** Tell us who you are by providing basic information
- > **Fund your account⁶:** Make your first deposit by cash, check, debit card, or automated clearing house (ACH)
- > **Start transacting:** Swipe, tap, and go! Begin using your debit card, mobile app, and online banking right away!

Apply online at gtefinancial.org or
visit one of 20+ conveniently located Community Financial Centers.

Federally Insured by NCUA.

1: Overdraft Protection – Please refer to the Member Account Disclosures and Agreement and Member Schedule of Current Charges for a more thorough explanation of when an overdraft occurs and when a fee may be assessed for overdrawing your account. GTE Financial will pay overdrafts at our discretion; there is no guarantee of payment. If an overdraft is not authorized, your transaction will be denied and may be subject to a Non-Sufficient Funds fee, which will be assessed to the account that goes negative.

2: Bill Pay – There is no monthly service fee for Bill Pay. Account fees may apply to your account that you make Bill Pay payments from, please refer to the Member Schedule of Current Charges for when a fee may be assessed. Terms and conditions apply.

3: Same Day/External Transfers – External and same day transfers are subject to terms and conditions. Transfer limits apply. Eligibility is determined by account history. Please refer to Member Schedule of Current Charges for when a fee may be assessed.

4: Mobile Deposit – Subject to GTE Financial Remote Deposit Capture terms and conditions. Deposits may not be available for immediate withdrawal and daily limits apply. Eligibility is determined by account history.

5: Federally Insured by NCUA up to \$250,000. Additional amounts available by adding joints and beneficiaries. [Share Insurance Estimator](#) can show you how adding ownership categories can increase your coverage.

6: While accounts can be opened with \$0.00, certain funding methods, like debit cards, may require a higher minimum amount. Terms and conditions apply.

