

Checking

Which checking account is right for you?

	Platinum	Reserved	Free 4 U	First Step
Opening Balance	\$25	\$25	\$25	\$100
Minimum Balance	\$2500	\$0	\$0	\$100
Interest	Tiered	Yes	No	No
Free With Direct Deposit	N/A	Yes	N/A	N/A
Certificate Bonus Dividends	Yes	Yes	No	No
ATM/Debit Card	Free	Free	Free	Must Qualify
Member Privilege	\$1,000	\$1,000	\$1,000	None
Free Checks	For Life	1st Box	N/A	N/A

Member Privilege Overdraft Policy

Member Privilege is generally available for members who are in good standing, defined as not having a negative balance at close of business for 30 or more consecutive days, and not having excessive overdrafts, legal orders, levies, or liens against their account. Member Privilege is offered as a non-contractual courtesy and we are not obligated to pay any overdraft and may use our discretion in doing so. We reserve the right to limit participation to one account per household, and to discontinue this service without prior notice.

This service may cover checks, withdrawals made at a branch, ATM and debit withdrawals or purchases, and ACH withdrawals. We are not obligated to notify you before we process a transaction that overdraws your account. Your \$1,000 Member Privilege limit is not reflected in the available balance you see when performing any of the above transactions.

If we pay an overdraft, that amount and a \$35 Member Privilege fee per item will be deducted from your account. The fee will be charged for each overdraft, and depending on the number of checks presented and other transactions, you may be assessed more than one fee in a day. Each time you access Member Privilege, we will mail you a statement that tells you the date and amount of the transaction covered, and what amount you need to bring your account back to a positive balance. Member Privilege fees are included when determining if you have reached your \$1,000 Member Privilege limit. After an overdraft is paid, you should bring your account to a positive balance as soon as possible, and must do so within 30 days.

When we receive an item for payment, we may determine if funds are available in your account at any time during that day. That determination may result in overdrafts and a Member Privilege fee per item. We generally pay electronic transactions first, and then checks in the order they are received. We may change the order of payment at any time.

We encourage you to manage your finances responsibly. If you have questions about Member Privilege or would like the service removed from your account call us at 800.556.5154.



Contact Information

4501 W. Greenfield Ave.
West Milwaukee, WI 53214

Corporate Headquarters

414-546-7450

guardiancu.org

Federally insured by the NCUA



Checking



guardiancu.org

Why Choose GCU?

Guardian Credit Union offers everything you expect from your checking account, and no matter which account you choose, you'll get the following:

- Unlimited transactions
- FREE 24-hour account access:
 - Guardian Online
 - Guardian Mobile
 - iPhone and Android Apps
 - Online bill payment
 - Online check images
 - Guardian Line
- More FREE services:
 - ATM/Debit card
 - Travelers cheques (for single signatures)
 - eStatements

Convenience Services

Overdraft Protection

When you don't have enough money in your checking account to cover a payment, funds will automatically transfer from your savings account, line of credit, or the account of your choice. When used, a small fee applies.

Member Privilege

With Member Privilege, we may pay overdrafts up to your preset limit. Our normal NSF fees for each transaction will apply.

Order Checks Online

To order simply click on 'Reorder Checks' under Tools and Resources on GCU's website.

Automatic Transfers and Payments

Make loan payments or add to your savings automatically. You can set up automatic transfers at a branch office or by using Guardian Online at guardiancu.org.

Platinum

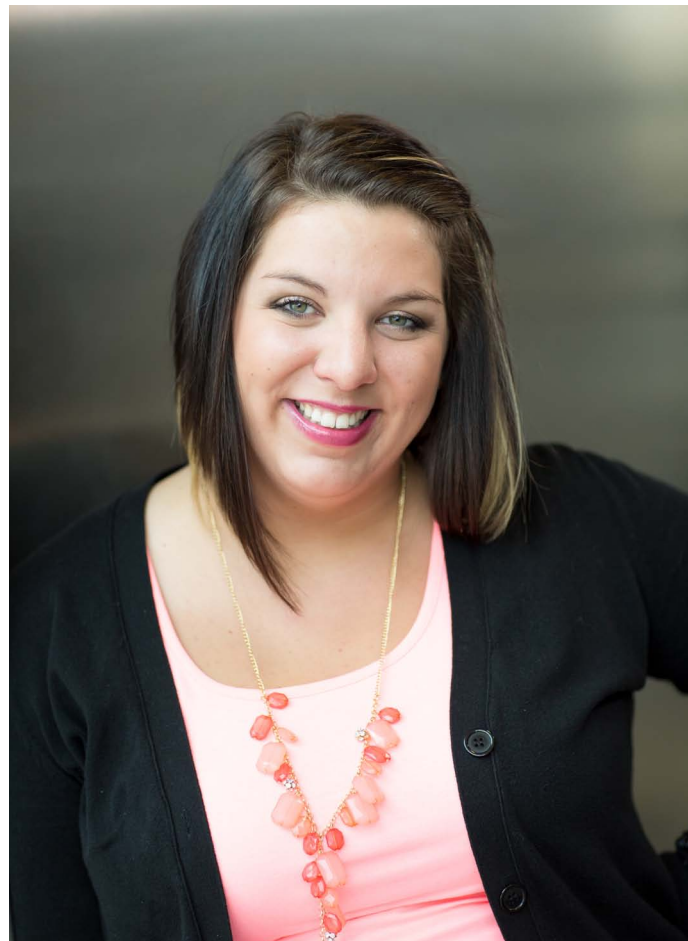
The Platinum Checking account earns a premium tiered interest rate on balances over \$2,500. This account also offers free personal checks for life, free money orders and free cashiers' checks.

Reserved

This interest-bearing account is free when you set up direct deposit. You'll qualify for higher certificate rates and your first box of checks is free.

Free 4 U

This account offers a free debit card, free online bill payment and more, and has no minimum balance or monthly fees.



Member Privilege Overdraft Service

We understand the hassle and embarrassment that come with bouncing a check. That's why we offer Member Privilege, an overdraft service that may pay overdrafts on your account up to \$1,000. This service is not designed to encourage overdrafts, but rather to protect you if they occur.

- Member Privilege may cover many types of transactions, including checks, withdrawals made at a branch, ATM and debit withdrawals and purchases, and ACH withdrawals.
- Member Privilege is generally available on accounts that are in good standing, but we may use our discretion in paying overdrafts.
- There is no charge for Member Privilege unless you use it. If we do pay an overdraft, that amount and a \$35 Member Privilege fee per item will be deducted from your account. For example, if we pay three overdrafts in one day, you will be subject to \$105 in Member Privilege fees.
- After an overdraft is paid, you should bring your account to a positive balance as soon as possible, and must do so within 30 days.

Remember that responsible account management is the best way to avoid fees. Take a look at the overdraft options below and the costs associated with them.

Responsible account management	\$0
Overdraft protection transfer from savings	\$6 per transfer
Overdraft protection transfer from loan	accrued interest
Member Privilege	\$35 per overdraft

(fees are subject to change)

If you have questions about Member Privilege, or would like to add or remove the service from your account, call us at 800.556.5154 or visit www.tellgcu.com/card