



MAIN OFFICE

309 County Street
P.O. Box 1337
Portsmouth, VA 23705

Local 757.397.1234
Toll-Free 800.659.1850
Fax 757.393.9447

www.guardianfcu.org

USCG ISC

4000 Coast Guard Blvd.
Portsmouth, VA 23703

USCG Financial Center

1430 C Kristina Way
Chesapeake, VA 23320

USCT Suport Center

Building #998
Elizabeth City, NC 27909



Guardian Federal Credit Union is a unique financial institution. We are a not-for-profit financial cooperative, owned and operated by our members. This ensures that our purpose remains constant and our focus remains clear. We exist to serve the needs of our members, and to promote

your financial well-being. Our policy is "once a member, always a member," which means that even if you retire, move away or change jobs, you can maintain your membership. We have the technology to serve you wherever you are.

Membership Eligibility

All credit unions have a defined field of membership. You must fall within a credit union's field of membership to be eligible to join.

Guardian Federal serves the men and women of the Coast Guard Atlantic Area, active duty, retired, reserve and auxilliary. We also serve the other armed forces; active duty, retired and reserve as well as Coast Guard Contractors within the 5th Coast Guard District and Hampton Roads civil service personnel and the employees of many other Hampton Roads employers are eligible to join Guardian. Also eligible for membership are individuals who live, work, worship or go to school in the City of Portsmouth, Virginia. Call us to determine your eligibility.

Family Membership

When you become a member/owner of Guardian Federal Credit Union, your immediate family members automatically become eligible to join and take advantage of our top quality, low-cost financial services. We invite all of the following members of your family to become a part of ours:

Parent ■ Spouse ■ Sibling ■ Child
Grandchild ■ and Select Others

Membership Benefits

Guardian Federal Credit Union is here to help you reach your financial goals. We offer a wide variety of savings plans, low-cost loans and many convenient services to meet your needs at every stage of life.

Loans

Guardian Federal Credit Union offers a variety of low-cost loans for almost any purpose to qualified members. Requesting your loan is easy! You can do it in person, by phone, online, by fax or by mail.

Consumer Loans

- New & Used Auto
- Fresh Start Loan
- Personal Line-of-Credit
- Overdraft Line-of-Credit
- Debt Consolidation
- Signature
- Share Secured
- New & Used Boats
- New & Used RVs
- Student Loans

Platinum VISA ■ A low rate, no annual fee VISA Card with rewards. It's what should be in your wallet.

Real Estate Loans

- First Mortgage - more than 150 different mortgage programs for every financial situation and every stage of life
- Second Mortgage - fixed rate and term
- PRIMELINE Home Equity Line of Credit - always priced at Prime, check access

Share Draft Checking

Our Share Draft Checking Account is a no-fee, no-hassle account that features:

- No minimum balance requirement
- No per transaction fee
- No monthly service charge
- Direct Deposit/Allotment
- Carbonless check copies
- ATM access 24 hours a day, 7 days a week
- e-Statements
- Convenient overdraft protection
- VISA Debit Card
- WEBPAY - On-Line Bill Pay

Share Savings

Regular Share Accounts ■ A Regular Share Account is your gateway to membership in the credit union. You must maintain a \$50 balance in your Regular Share Account in order to participate in and benefit from our services. Regular share accounts for members under 18 years of age are required to maintain only a \$10 balance (VUTMA Accounts excluded).

Guardian Angel Youth Accounts ■ You are never too young to learn winning financial habits. Guardian Angel accounts are available for our youth ages 10-17. A Guardian Angel account is an account in the young member's name only, no adult co-owner required. As part of our youth program, special training and counseling is provided to our young members to prepare them to begin their financial life. Available accounts include:

- Guardian Angel Shares - minimum required balance of just \$10, balances over that can earn dividends, available to members ages 10-17
- Share Certificates - minimum balance required is only \$50 for Guardian Angel members
- Share Draft Checking - available to qualified members ages 14-17 and has no minimum balance
- VISA Debit Card - available to qualified members ages 14-17 with Share Draft Checking
- Platinum VISA Credit Card - available to qualified members ages 16-17

Peninsula Saves ■ Find it difficult to save? Ask about Peninsula Saves featuring a share account with a lower 1-year minimum balance and the encouragement to learn to save for the future.

Individual Retirement Accounts ■ Our IRAs are a great way to start planning for a secure retirement. We offer Traditional, Roth and Education IRAs. Contributions may be tax deductible. Contact your tax advisor for qualification details.



CREDIT UNION SERVICE CENTERS.®

The Member-Friendly Financial Network

With “shared branching,” our members can conduct transactions at thousands of Credit Union Service Centers throughout the United States. Using a Credit Union Service Center is as easy as visiting your own credit union. To find a location visit www.cuservicecenter.com or call 800.919.2872.

Share Certificates ■ With terms of 6 to 60 months, our Share Certificates allow you to earn a fixed, highly competitive dividend rate for the entire term of the Certificate. Are you looking for high yield and flexibility? Ask about our 9 month ADD2IT and 14 month BUMP UP + share certificates.

Investment Club Accounts ■ Investment Club Accounts are special savings accounts which offer an excellent return on savings while allowing the flexibility of five withdrawals per month. The Investment Club features a low minimum balance and the Investment Club + features tiered balances for even higher yields. With dividends being calculated and paid monthly, our Investment Clubs are smart ways to make your money grow.

Christmas Club Accounts ■ Prepare for the expensive holiday season early by making contributions during the whole year to your Christmas Club.

Vacation Club Accounts ■ Dream vacations start here, when you set aside funds in our Vacation Club Account. Set your own savings goal, then make easy monthly deposits. Before you know it, you'll be on your way!

Convenient Access

We provide account access in many different ways, accommodating today's busy lifestyles and giving our members the freedom to choose when, where and how to conduct their important financial transactions.

ATM Access ■ Your Guardian Federal Credit Union ATM Card offers a quick, easy way to access your credit union accounts any time of the day or night. With your card and PIN (Personal Identification Number) you can:

- Make deposits or withdrawals
- Complete Share to Share transfers
- Obtain balance information

For greater savings and convenience take advantage of the fee FREE and surcharge FREE cash back option at CU24 or CUHERE merchants. Look for the **CUHERE** logo to avoid surcharges. Find CU24 or CUHERE locations at www.cu24.com.

Call 24 ■ CALL 24 lets you conduct credit union business from any touch-tone phone, any time of the day or night. Without leaving the comfort of your home or office, you can:

- Obtain balance information
- Make Share to Share transfers
- Make loan payments
- Verify your transaction history
- Obtain current loan and savings rates

Internet Access ■ Check out our web site: www.guardianfcu.org. We are as close as your home or office computer! On our web site, you can quickly and easily:

- Apply for a loan or mortgage
- Obtain information for your next new or used vehicle purchase with AutoSMART™
- Access "MY ACCOUNTS" for balance inquiries, transaction history, transfers and more
- Check or pay your VISA balance with ezcardinfo.com
- Order checks online
- Obtain financial services information
- Pay and view your bills using WEBPAY
- View current loan and savings rates

- Purchase VISA Travel Money Cards or foreign currency

Loan 24 ■ Need a loan? Pick up the phone anywhere, any time. Simply call the main office, follow the voice prompts and you'll be connected to a loan agent eager to assist you with your loan request.

VISA Debit Card ■ We offer a VISA Debit Card free of charge for those members with Share Draft Checking Accounts. This card is BOTH an ATM and Debit Card that our members can use to make purchases, to conduct ATM transactions or to get cash back as part of transactions at most retail stores. Guardian Federal Credit Union's VISA Debit Card allows members to go shopping without carrying cash or a checkbook. Use it wherever VISA is accepted - across town or around the world. The advantages are:

- Transaction amount is automatically deducted from your Share Draft Checking Account
- Point of sale purchase
- No interest, no monthly bills
- Ease, convenience and worldwide acceptance

e-Statements ■ We now have e-Statements available with check images, giving you a quick, easy way to view your account information. With e-Statements you can enjoy:

- **Easy Access** - as easy as opening an e-mail
- **Convenience** - up to 12 months of statement history and check images available any time
- **Security** - statements and check images are stored on a secure and encrypted server, protected by your personal password
- **Speed** - access to statement days before paper statement members
- **Savings** - e-Statements are FREE and you avoid research charges for statements and check images that are available

MY ACCOUNTS ■ **MY ACCOUNTS** gives you Internet access to your credit union accounts through our web site, www.guardianfcu.org. With **MY ACCOUNTS**, you can:

- View your account history and balances
- Make Share to Share transfers
- Track your stock portfolio
- And much more

WEBPAY ■ Our **WEBPAY** service is a web-based bill payment and bill presentment service powered by CheckFree®. **WEBPAY** allows you to pay and receive your bills online. 24 X 7 member support is available.



CUDL AutoSMART™ ■

Auto shoppers who visit www.guardianfcu.org compare and price vehicles side by side and build a virtual car to see how options chosen will affect a vehicle's appearance. Other resources available include used car valuations from Kelley Blue Book, NADA and Black Book, automobile reviews, pros and cons of buying versus leasing and information on rebates and incentives.

Wealth Creation

At Guardian FCU, our focus is on your financial well-being. We are pleased to be able to offer FREE financial counseling to our members to help you manage your finances, maintain a solid credit history, and plan for the future.

- *Members Financial Network - Your online source for Insurance (home, auto & life), Investment Products and advice brought to you by CUNA Mutual*
- *Financial Planning - GFCU has partnered with Capital Concepts LLC to provide our members with more options for their financial future*

To arrange a confidential appointment with a Guardian FCU financial counselor, call **(757) 397-1234** or **(800) 659-1850, ext.126.**

COMDTINST 1740.3 Approved

GFCU Also Offers

Busch Gardens Fun Passes ■ Savings Bonds

Medallion Signature Guarantee ■ Notary

MEMBER'S CHOICE™ Automobile Warranties

MEMBER'S CHOICE™ Guaranteed Asset Protection Insurance

VISA Travel Money Cards ■ VISA Gift Cards

