

GHAFCU

moneyline

DECEMBER 2006

GHA Federal Credit Union

5 Perryridge Road • Greenwich, CT 06830

(Bottom Floor of Greenwich Hospital)

Tel: 203-863-3186 • Fax: 203-863-3187

FREE parking and quick access to our office through the front lobby of the hospital.

HOURS

Monday through Friday

8:00 AM to 4:00 PM

Closes at 3:30 PM Last Business Day
of Each Month

LOST OR STOLEN ATM/DEBIT CARD

call 1-800-554-8969

www.ghafcu.org

VISA® and VISA® Balance Transfer

Our VISA® credit cards also feature:

Rates as low as 8.95% APR*

.....
Borrow up to \$10,000

.....
No annual fee

.....
Online purchase protection

.....
ScoreCard Points for travel
and merchandise redemption

Get Yours and
Start Saving Today!

Not too late for a HOLIDAY LOAN

AS LOW AS

8.95%^{*APR}

Take advantage of this sweet
low rate and say "Bah-Humbug"
to financial worry!

*APR=Annual Percentage Rate. Rate subject to change without notice.

Investment Products! Did you know...?

WE OFFER MEMBERS TWO TYPES OF IRAS:

A Traditional IRA is a tax-deferred personal retirement account. Your contribution each year may be tax deductible depending on how much money you earn, your marital status and whether you contribute to a 401(k) plan at work.

With a Roth IRA, your contribution is not tax-deductible, but when you retire and begin making withdrawals, you may do so tax-free.

LONG-TERM, HIGH RATE SHARE CERTIFICATES:

For as little as \$1,000 you can earn over 4% on a Share Certificate. Two year terms provide you with an even greater return! Keep funds aside for future needs, or rollover the funds to make the most of your money.

Invest Wisely, Invest NOW! Call Us Today!

www.ghafcu.org

GHAFCU SERVICES

SAVINGS

Share Savings Accounts
 Holiday Accounts
 Vacation Club Accounts
 U.S. Savings Bonds
 Money Market Accounts
 Term Share Certificates
 IRAs - Traditional and Roth

LENDING

Vehicle Loans
 VISA Credit Cards
 Home Equity Loans
 Unsecured (Consumer)

OTHER PRODUCTS

Share Draft (Checking) Accounts
 24/7 Phone Line Service -
 call 203-863-4687 or 203-863-3186

Home Banking
 Bill Payer
 Direct Deposit
 Payroll Deduction

Courtesy Services

Money Orders
 American Express Travelers Checks
 Direct Deposit
 ATM Master Check Cards
 Debit Cards
 Credit Life Insurance
 Credit Disability Insurance
 Wire Transfers - Domestic and International
 Notary Services
 Signature Guarantee Services
 24-hour drop box
 Amusement Park Discounts

RATE SCHEDULE

Description	APR*	APY**
Regular Shares	.750	.752
Christmas Club	.750	.752
Vacation Club	.750	.752
IRA	.750	.752
Share Loan	4.50% Fixed	
Overdraft Protection	15% Fixed	

Term Share Certificates	(\$1,000.00 minimum)	
	Dividend Rate	APY**
6 mos.	3.75%	3.815%
1 Year	4.00%	4.074%
15 mos.	4.50%	4.593%
2 Year	4.00%	4.074%

Money Market		
\$2,500-\$9,999	1.50%	1.510%
\$10,000-\$24,999	1.75%	1.764%
\$25,000-\$49,999	2.00%	2.018%
\$50,000 and greater	2.25%	2.273%

Risk Based Loan Rates	
Unsecured as low as	8.95% APR*
Vehicle as low as	5.25% APR*
24-72 month terms available	
Home Equity as low as	Prime - minus .50%
Fixed Home Equity rate as low as	6%
VISA® as low as	8.95% APR*

Rates are subject to change without notice.
 *APR=Annual Percentage Rate. **APY = Annual Percentage Yield.
 Savings are insured up to \$100,000 by the National Credit Union Share Insurance Fund.



INTRODUCING NEW TECHNOLOGY TO ENSURE YOUR SAFETY ON OUR INTERNET BANKING SERVICES.



GHA Federal Credit Union will be introducing multifactor authentication to sign onto internet banking services in December. To ensure members are protected when signing onto our internet banking services, GHAFCU will begin multifactor authentication. Authentication is the process of verifying your identity when accessing our internet banking services. Currently you use a username and password or single-factor authentication.

Multifactor authentication requires a username, password and some other type of "key" we are adding a member selected image as the other type of "key" to complete the sign-in process.

The enrollment will start for home banking on 12/15/06 and go until 1/15/07 After 1/15/07 you will not be able to sign on to home banking without registering

What is Multi-Factor Authentication?

Multi-Factor Authentication is a new security feature that works 24/7 to protect your Home Banking account, even when you are not online. It helps guard against fraudulent logon attempts like "Phishing" (malicious requests for your personal information) and identity theft.

GIVE US A CALL TODAY FOR MORE INFORMATION

SHARE DRAFT (CHECKING) ACCOUNTS

The most useful account for your every day finance needs!

OPEN ONE TODAY!

Some of the benefits of our share draft (checking) account:

No monthly service charge

No per check charge

No minimum balance

PLEASE

TAKE NOTE:



2006 tax forms will be included with your year end statement.

