

# About Us

## What is Greater Iowa Credit Union?

Greater Iowa is a member-owned, not-for-profit financial cooperative that is governed by a voluntary board of directors elected by our members. We serve members throughout a 33-county area in central and western Iowa. We employ approximately 100 people at branches in Ames, Greater Des Moines, Indianola, Waukee and Denison.

Begun in 1932 by employees of Iowa State College, Greater Iowa has had a long relationship with the university, and until 2002 was named the ISU Community Credit Union.

The driving force of the credit union's philosophy is "Not for profit, not for charity, but for service—people helping people."

## Why join Greater Iowa?

We offer exceptional member service that really makes us stand apart from our competition. We offer better interest rates because we do not pay dividends to stockholders; this is what makes us different than a bank. In return, we pass earnings to our members

in the form of dividends and improved member services. Because of this we are able to offer our members higher dividends on savings, our interest rates and other fees are fewer and less expensive than other financial institutions. In addition, decisions about your financial future are made locally by people who live and work in the community. And all members of Greater Iowa have a voice in the governance of the credit union.

## Who can join?

You can join Greater Iowa Credit Union if you live, work, worship or attend school in the counties or surrounding counties of our branch offices. For a complete list of Greater Iowa's field of membership, go to [www.gicu.org](http://www.gicu.org).

## How do I join Greater Iowa?

Simply come into one of our branch offices and talk to one of our member services representatives, fill out a membership application or visit our website and print a copy. With your application you'll need two forms of identification. One must be a picture ID. A minimum deposit of \$5 is required for membership.

## What we offer

### Checking and savings

- Free checking
- Interest-earning checking and savings accounts
- Online and mobile banking
- Remote check deposit (using a smart phone)
- Trust, conservatorship, minor and estate checking accounts
- Business and organization checking accounts
- Overdraft protection
- Check-imaging services
- Payroll deductions (ISU employees only)
- ATM and debit card network
- Direct deposits
- Automatic payments and transfers
- Free electronic bill pay
- Secondary savings accounts
- High-yield money market accounts
- CDs (share certificates)
- eStatements

### Retirement and Investments\*

- Traditional and Roth IRA's
- Educational savings accounts
- Traditional investment services

### Loans

- Mortgage loans
- Credit cards
- Auto and recreational vehicle loans
- Home equity loans and lines of credit
- Personal loans
- Commercial loans
- Individual Taxpayer Identification Number loans
- Credit-builder loans

### Other services

- Green Path Financial Counseling
- Free notary service
- Prepaid VISA gift cards
- Signature guarantees
- Coin counting
- Safe deposit boxes
- Money orders
- Certified checks
- MoneyGram
- Member seminars and activities
- Members-only offers and benefits
- Business services
- Merchant processing



## Contact Information

### Main Office

801 Lincoln Way • P.O. Box 665 • Ames, IA 50010

### Phone

515.956.3000 (in Ames) • 800.296.9064 (Toll-Free)

### TellerPhone

515.232.8400 (in Ames) • 800.765.3595 (Toll-Free)

### Web site/Online banking

[www.gicu.org](http://www.gicu.org)

All Greater Iowa deposits are insured up to \$500,000, \$250,000 by NCUA and an additional \$250,000 by Excess Share Insurance Corporation. Greater Iowa is an equal opportunity lender.



\* Non-deposit investment products and services are offered through CUSO Financial Services, L.P. ("CFS"), a registered broker-dealer (Member FINRA/SIPC) and SEC Registered Investment Advisor.