



# GUIDE TO Understanding CREDIT UNIONS

Credit Unions are financial cooperatives & not-for profit organizations that provide financial services to their members. They are owned & operated by the members and all of them have equal right to vote.

## Services Offered at Credit Unions

- ✓ Savings Accounts
- ✓ Secured & Unsecured Loans
- ✓ Payroll Deduction
- ✓ Direct Deposit
- ✓ Low Interest Loans

- Certificate of Deposits ✓
- Bill Pay ✓
- On-line Access ✓
- Notary Services ✓



## Benefits of Joining Credit Union

- ✓ Offer lower transfer fees & better interest rates.
- ✓ Focus on providing more benefits to their members.
- ✓ Quite easy to join as well as qualify for loans.
- ✓ Federally insured by National Credit Union Share Insurance Fund (NCUSIF).

If you live or work in an area where the credit union is present, you are eligible to join that particular union.

Greater Central Texas Federal Credit Union

3305 E. Elms Rd.,  
Killeen, TX 76542

Phone: (254) 690 - 2274

[www.gctfcu.net](http://www.gctfcu.net)

