

Owner's Manual

Your life's about to get easier.



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Introduction

A Message from the President

Welcome to GP Federal Credit Union! We are so thankful to have you as a member-owner!

As one of the oldest credit unions in the country, our success is attributed to folks like you that continue to put your trust in us. We strive each and every day to provide Genuinely Personal service. At GP Federal, you're more than an account number; you're more than a member; you're an owner! With that in mind, we have put together this

Owner's Manual so that you can be fully acquainted with all the products and services we provide. Of course, my team and I are available should you ever have questions or concerns. Stop by, call, email, or text us anytime. You can find our contact information at gpfederal.org/team.



Robert (Bobby) Collins
President/CEO

New to a Credit Union?

You made a smart choice in becoming a credit union member-owner. Being a member is not equivalent to being a customer at another financial institution. At your credit union, you have a say in how your credit union is run and you get to share in its success in tangible ways – namely lower fees, lower loan rates, improved services, and higher dividend rates.

A credit union is a not-for-profit financial cooperative. You, along with your fellow member-owners of the credit union, pool your deposits together to lend to other member-owners. Rather than profits being paid to executives and stockholders, our profits are reinvested into the credit union so that we can continue to improve our products, support our communities, and offer more competitive rates.

At GP Federal Credit Union, we understand life can be difficult at times, but we believe banking and borrowing doesn't have to be! We want to make it as simple as possible to do your banking with us, and in whatever form you'd like, whether it be in-person, over the phone, on a computer, or on your mobile device.

Annual Meeting & Board of Directors

One Share, One Vote

When you opened your account with GP Federal Credit Union, you deposited one (1) share into your account which made you a part owner in the credit union. That one (1) share entitles you to vote for the individuals which will represent you on our Board of Directors. The vote is held at a meeting of the members each year. An announcement indicating when and where the annual meeting will be held is included on your December statement. It is also announced through in-branch communications and various other channels. No member can have more than one (1) share, meaning no one person's vote counts more than anyone else's.

Board of Directors

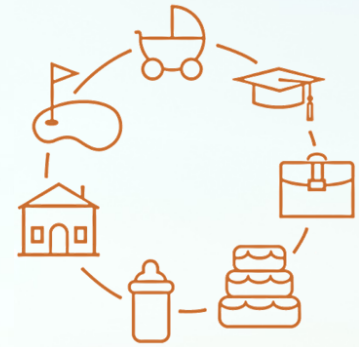
The Board of Directors is made up of nine (9) volunteers, each serving a three (3) year term. Three (3) individuals from the general membership of the credit union are elected each year at the annual meeting of members. These individuals, as well as others serving on committees chosen by the board, volunteer their time to help determine the strategic direction of the credit union. They work closely with management to ensure that the credit union is safe, sound, and providing the genuinely personal service you expect and deserve.

Life Stages

GP Federal Credit Union is your financial partner through every life stage:

- ✓ Youth and teen
- ✓ College
- ✓ Career
- ✓ Marriage
- ✓ Parenthood
- ✓ Homeownership
- ✓ Retirement

From the time you're born, all the way through to retirement, there are major life stages you'll face along the way. With a trusted financial partner like GP Federal Credit Union for support, you can be better prepared as you manage life's events.



Branch Services

We offer many products and services that you can access from your phone or computer, but some things you just have to visit a branch for. Plus, we just love to see our members!

Our Rome and Carrollton offices offer:

- ✓ Coin Machine (free if you deposit the funds)
- ✓ Free Notary Public
- ✓ Drive-up Teller
- ✓ 24-hour Drop Box
- ✓ Free Coffee or Water
- ✓ Free Document Shredding
- ✓ Drive-up ATM
- ✓ Safe Deposit Boxes
- ✓ Free Mail and Fax Services

Our Summerville office offers:

- ✓ Free Notary Public
- ✓ 24-hour Drop Box
- ✓ Free Coffee or Water
- ✓ Free Document Shredding
- ✓ Walk-up ATM
- ✓ Free Mail and Fax Services

Share your credit union membership with others!

Now that you are a member-owner of GP Federal, your immediate family is automatically eligible to join, too! Encourage them to open an account so they, too, can enjoy Genuinely Personal service, great rates, and lower fees. If you joined through your employer, encourage your co-workers to join as well. In fact, if you refer someone that opens a new account, we'll pay you \$25!

Once a Member, Always a Member

No matter how you joined GP Federal Credit Union, as long as your account remains open and active, you remain a member. Even if you move away, change employers, or retire, you can keep your account with us.



Our credit union is with you around the corner and around the country! Through CO-OP Shared Branching, we offer over 5,400 locations where you can conduct basic transactions with YOUR credit union! That means we're never far away when you need us! CO-OP Shared Branching offers locations in all 50 states, Guam, and Puerto Rico.

CO-OP Shared Branching is simple and secure!

Enjoy friendly service at all shared branch locations. You'll need:

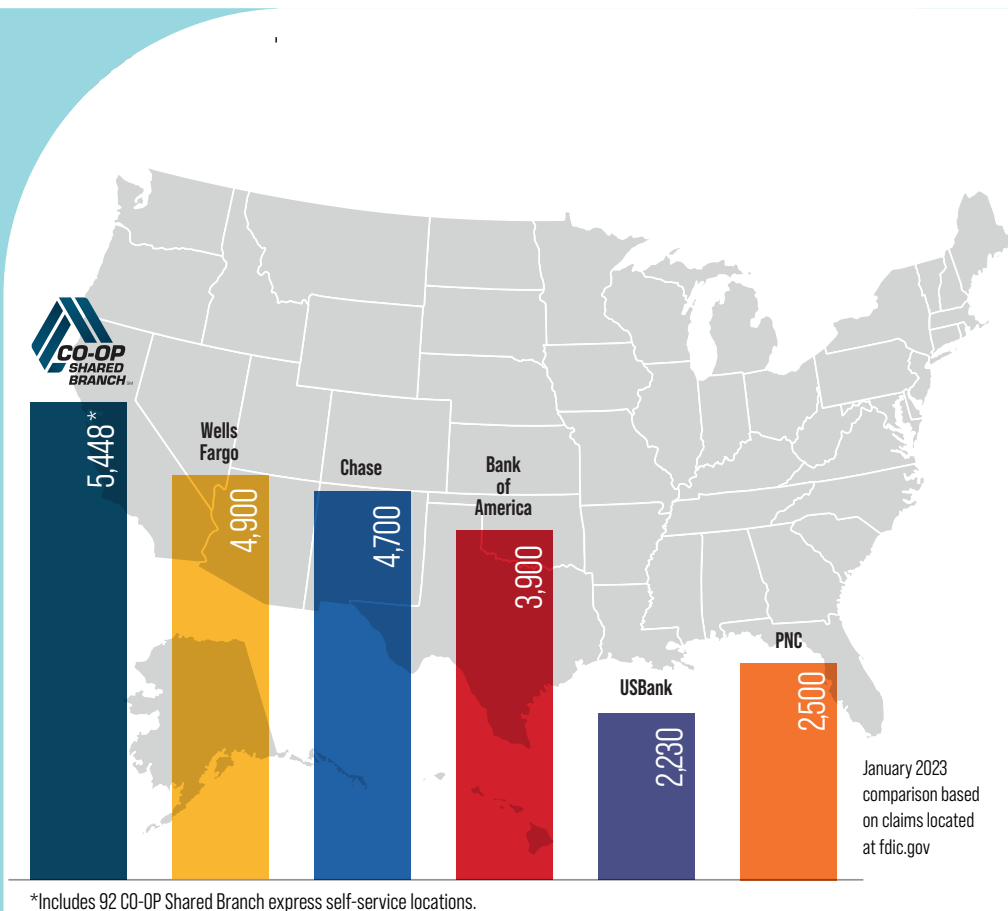
- Our credit union name
- Your account number
- A valid form of ID (one of the choices below):
 - State-issued Driver's License with a photo
 - Military ID
 - US Passport
 - State-issued Identification card
 - Permanent Resident Card or Resident Alien Card
 - Matricula Consular ID Card

Complete many transactions just like you can at our credit union.

- Make deposits, withdrawals, and loan payments.
- Print the last 10 transactions you've made with us.
- Transfer money from one of your accounts to another and even from one participating credit union to another participating credit union.



With over 5,400 locations nationwide, CO-OP Shared Branching is the largest financial institution branching network in the country with more locations than Wells Fargo, Chase, and Bank of America. Some outlets even offer extended hours!



It's always quick and easy to find a convenient location to serve you through one of our four simple methods:

DOWNLOAD

Get the mobile app on your iPhone or Android to have the CO-OP Shared Branch and ATM locator at your fingertips.

CALL 1-888-SITE-CO-OP

Use voice commands to search by zip code or street address.

TEXT TO 91989

Text a zip code to 91989 for an immediate response with addresses of locations nearby.

VISIT co-opcreditunions.org/locator

Find CO-OP Shared Branch and ATM locations near you.

Just look for the blue CO-OP Shared Branch logo. With CO-OP Shared Branching, we're wherever you need us to be!

New Account Checklist

Use this checklist to help you get started.

Checking Account

- Update ACH information with recurring billers (utilities, gym memberships, credit card companies, etc)
- Set up direct deposit with your employer
- Update your new debit card with recurring billers
- Enroll your debit card in VISA® alerts



Online Banking

- Enroll in GP Federal's online banking at gpfederal.org
- Download GP Federal's mobile app to your phone
- Set up external account transfers between your account at GP Federal and other financial institutions
- Set up recurring transfers to loans and/or savings
- Set up account alerts such as low balance alerts or transaction alerts

Online Bill Pay

- Print out bill pay payees and payment information from your previous financial institution
- Set up GP Federal "Power Pay" with payee and payment information
- Set up single or recurring payments

Digital Wallets

- Add your debit and credit cards to Apple Pay, Samsung Pay, Google Pay, and Garmin Pay

If you need assistance with any of this, we are always happy to help!

Deposit Accounts

SHARE (SAVINGS) ACCOUNTS

- \$ **Primary Share** – This account establishes and maintains your membership with GP Federal and allows you to take advantage of many other GP Federal accounts and services.
- \$ **Youth Share** – Give your kids their own savings account so they can learn the value of money.
- \$ **Secondary Share** – Saving for multiple things? Open secondary shares to keep your funds separated. You can even customize the name of the accounts to help you keep everything organized.
- \$ **Power⚡Share** – Want to earn even more on your savings? Open a Power Share account! Maintain a minimum balance of just \$500 and earn higher dividends than a regular share account, with no fees and no withdrawal limits.
- \$ **Club Share** – Save for Christmas or other special event or occasion, such as a wedding or vacation. Make it even easier to save by setting up automatic transfers to go into your club share on a regular basis.

TERM SHARE CERTIFICATES

GP Federal term share certificates are a simple way to increase the security of your investment portfolio.

- \$ Low minimum deposit requirements and the ability to add-on funds
- \$ Terms range from 6 months to 36 months
- \$ Higher rates for longer terms
- \$ Have dividends rolled into the certificate balance or have them transferred to another account so that you can use them throughout the term of the certificate
- \$ Automatically renew at the going rate at the time of maturity available on most certificates

Deposit Accounts

INDIVIDUAL RETIREMENT ACCOUNTS (IRAs)

Enjoy the tax advantages of opening a GP Federal Traditional or Roth IRA. Our IRAs are federally-insured, making them guaranteed risk-free investments.

We also offer a Coverdell Educational Savings Account, which offers tax-free investment growth and tax-free withdrawals when the funds are spent on qualified educational expenses.





You can start your IRA with as little as \$50, and make regular deposits throughout the year, up to the IRS maximum contribution allowed. Make it even easier to save by setting up automatic transfers.



Deposit Accounts

SHARE DRAFT (CHECKING) ACCOUNTS

All GP Federal share draft accounts are available with:

- ✓ VISA® debit card
 - ✓ Online banking
 - ✓ Mobile banking app
 - ✓ \$0 liability fraud protection
 - ✓ Digital wallets
 - ✓ Free ATM access at over 30,000 locations in all 50 states
 - ✓ Call 24 telephone banking
 - ✓ Multiple overdraft protection options
- 




\$ Power⚡Draft – We’re confident this is one of the most powerful checking accounts you’ll find anywhere! Earn one of the highest dividend rates for a checking account around, without having to jump through hoops to earn it! Simply keep an average daily balance of only \$500 in the account – that’s it! No monthly fees*, no withdrawal limits, no crazy debit card usage requirements, and none of the other hoopla other financial institutions require!

\$ Share Draft – Even our everyday checking account is better than most, with no monthly service fees* and a generous dividend on an average daily balance greater than \$50.

\$ Senior Draft – Members 55 or older can enjoy free checking and earn a generous dividend on an average daily balance greater than \$50. Plus, you’re eligible for two free boxes of checks each year.

\$ Student Draft – Available for members 13 and older (with an adult also on the account), this account is a perfect way to start out learning how to manage a checking account. There’s no minimum balance requirement, no monthly fees, a free debit card, and your first order of checks is free.

* There is a fee for receiving paper statements. See current fee schedule for specific amount.

Overdraft Options

It happens to the best of us – we miscalculate our balance, our regular deposit is late, we forget about a bill that drafts from our account – whatever the reason, you might find yourself without the necessary funds to cover a purchase. Having one of our overdraft protections in place can help avoid the embarrassment of a returned payment or declined debit card transaction. It could even save you from having to pay additional fees.

Courtesy Pay

Accounts open for at least 6 months are eligible for Courtesy Pay, a service which allows your account to be overdrawn up to \$500 for ACH, check, or debit card transactions when you opt-in. Courtesy Pay requires that you have regular deposits made into your account, and can be combined with other overdraft protection options.

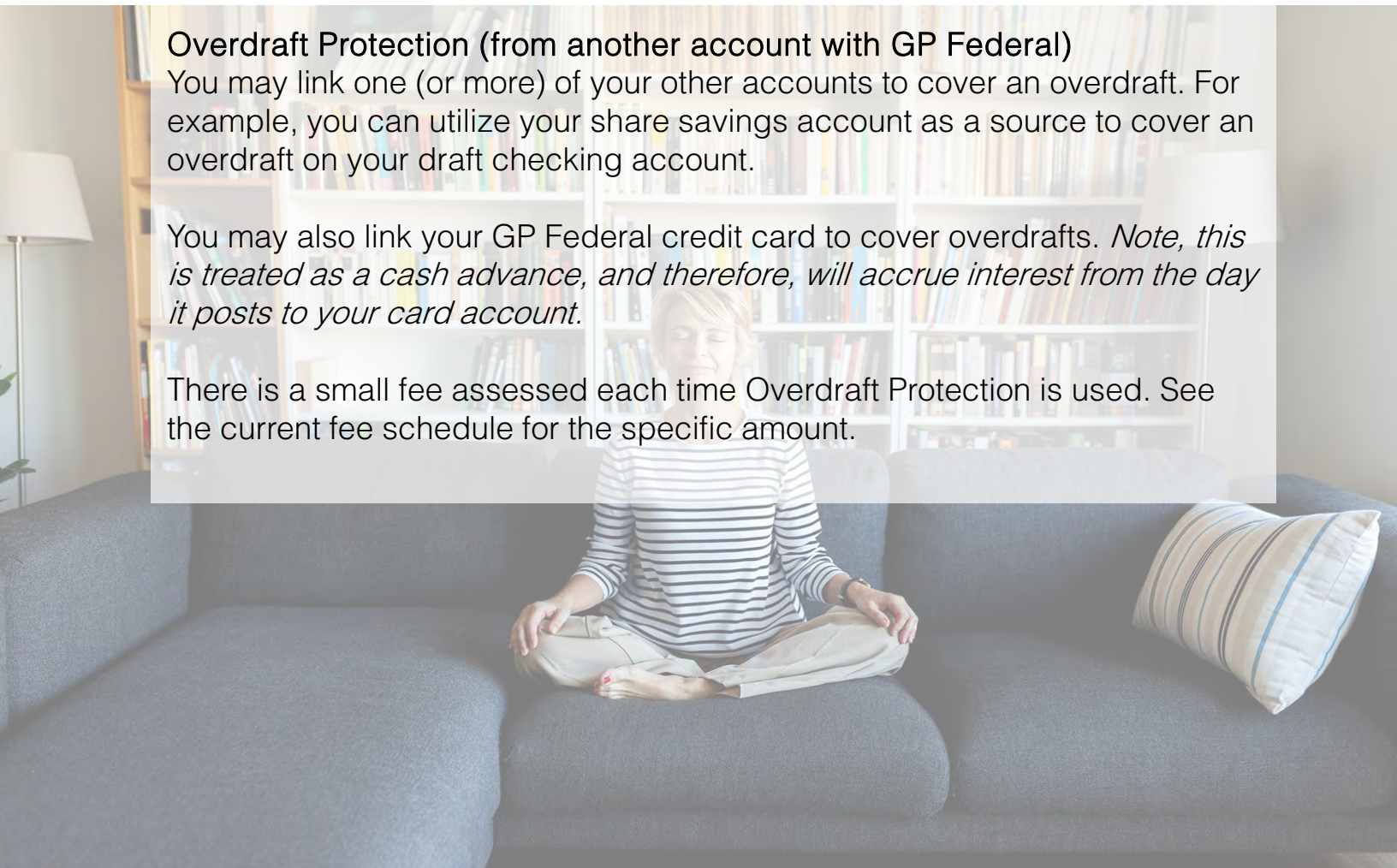
There is a small fee assessed each time Courtesy Pay is used. See the current fee schedule for the specific amount.

Overdraft Protection (from another account with GP Federal)

You may link one (or more) of your other accounts to cover an overdraft. For example, you can utilize your share savings account as a source to cover an overdraft on your draft checking account.

You may also link your GP Federal credit card to cover overdrafts. *Note, this is treated as a cash advance, and therefore, will accrue interest from the day it posts to your card account.*

There is a small fee assessed each time Overdraft Protection is used. See the current fee schedule for the specific amount.



VISA® Debit Card

If you open your account at the Rome or Carrollton branch, you may receive your debit card immediately and it will be activated and ready to use when you leave the branch.

If you did not receive a debit card at account opening, you will receive it in 7-10 business days. When you do, be sure to call 1-866-762-0558 as soon as possible to activate the card and select your PIN. You may also call this number in the future to set a new PIN if you cannot remember it or wish to change it.

Debit Card Safety Tips

- Memorize your PIN – do not write it down. If you must write it down, be sure to keep it separate from your debit card.
- Protect your card as if it were cash.
- Try to never let your card out of your sight when doing a transaction.
- Set up alerts and review your account often.
- Report a lost or stolen card, or unauthorized transaction, immediately by calling us, even if it is after business hours.

Digital Wallets    

Paying in stores or within apps has never been easier or safer. Now you can use your GP Federal debit and credit cards with just the touch of your phone. Enroll your card(s) through your preferred device and pay for purchases with Face ID, Touch ID, or your personalized code.

VISA® Alerts

Enroll your GP Federal debit and credit cards in VISA® Alerts by visiting gpfederal.org/alerts. Great for fraud prevention, you can choose to receive text or email alerts for purchases exceeding a certain amount, anytime a transaction is made online or by phone, if a transaction is declined, a purchase is made outside of the United States, or a credit is being processed on your card.

Ordering Checks



Our preferred check vendor is Deluxe®. You can order checks by calling us, within online banking, or by going to our website at gpfederal.org. We offer a full line of designer checks and accessories, or you can get check styles that are much more affordable.

You may choose to order checks from other vendors, but please be aware, since we have no affiliation with other vendors, we cannot be responsible for any printing errors which may occur and could cause issues with your account. It may cost you more to replace misprinted checks.

Student accountholders receive their first order of checks for free. Seniors 55 or older receive 2 free boxes of checks for free per calendar year. For free or discounted checks, it's always best to call us to place your order.



Call 24 (Telephone Banking)

With Call 24, GP Federal's free, automated telephone system, you can obtain information on your accounts 24 hours a day, 7 days a week.

To get started, call 706.291.8637, and when prompted, enter your member number, then follow the instructions to set your personal identification number (PIN).

With Call 24, you can:

- ✓ Hear account balances and transaction history
- ✓ Hear year-to-date dividend earnings
- ✓ Hear interest paid year-to-date on loans
- ✓ Hear a list of cleared drafts
- ✓ Perform a transfer between your accounts with GP Federal
- ✓ Initiate a cash advance from your GP Federal credit card
- ✓ Request a check withdrawal



Online Banking

Easy account access – anytime, day or night

- ✓ Review balances, transactions, and account history
- ✓ Set up email or text alerts and notifications
- ✓ Lock or unlock your cards
- ✓ Transfer funds between your accounts here at GP Federal or at another financial institution
- ✓ View e-statements
- ✓ View check images
- ✓ Pay your bills with Power⚡Pay
- ✓ Send secure messages to GP Federal
- ✓ See your FICO® credit score
- ✓ Submit a loan application
- ✓ Order checks



Enrolling in GP Federal's online banking is easy and can be done at anytime. Simply visit gpfederal.org, click on the "Online Enrollment" link and follow the instructions provided. If you have any trouble, just give us a quick call.

e-Statements vs. Paper Statements

All new accounts are automatically opted-*out* of paper statements.

e-Statements are available to everyone that is enrolled in online banking, regardless of whether you receive paper statements or not, and are available for both regular account statements and credit card statements. Your statement will be available to view the first day of each month, and a history of 36 months of statements is available.

You may choose to opt-*in* to paper statements at any time, but please be aware, a fee will post to your account each time a statement is mailed. See the current fee schedule for the specific amount. The fee is waived for members age 17 or younger, and 55 and older.

Mobile Banking

Wherever you are, GP Federal is with you!

Our free mobile banking service is secure and easy to use.

To get started, you must first enroll in Online Banking, then download the GP Federal app from the Apple Store or Google Play.

You'll be able to do most all the same things as you can do in Online Banking, including:

- ✓ View account balances, transactions and account history
- ✓ Transfer funds
 - Between your own GP Federal accounts
 - Between your accounts and others at GP Federal
 - Between your GP Federal account and external accounts
- ✓ Deposit checks remotely
- ✓ View check images
- ✓ Set up and manage alerts and notifications
- ✓ Lock and unlock your cards

Remote Deposit

Save yourself a trip to the branch or beat the snail mail by using remote deposit. Our free remote deposit service, available within Mobile Banking after 30 days of account opening, lets you deposit checks to your account from virtually anywhere. Simply follow the on-screen instructions, take a picture of the front and back of an endorsed check, and deposit it into your account.

- ✓ 24/7 access
- ✓ Secure
- ✓ Easy to use
- ✓ Saves time – no deposit slip, no trip to a branch, no stamp required

Please be aware, funds from checks deposited remotely may not be immediately available. In most cases, funds on hold will be released within 1 business day, but longer holds may apply. You can always view the length and time of held funds within online/mobile banking.

Power⚡Pay (Bill Pay)

If you have a draft account with GP Federal, you can pay bills online anytime within the main menu of online banking (while you can access bill pay through our mobile app, it is not optimized for mobile devices).

Most eligible draft (checking) accounts are automatically enrolled after the account has been open for 30 days. If you need access earlier, or are having trouble accessing bill pay, please give us a call.

In Power Pay, you can add any person or business as a payee by simply selecting “Pay someone new” at the top of the screen. Once a payee is added, you can schedule a one-time payment or recurring payments.

Many of the larger billers, such as credit card companies, cell phone companies, utilities, or banks can be paid via ACH in 1-2 business days. Smaller billers and individuals will receive a check via regular mail (please be sure to send your payment several days in advance of the due date). When you submit a payment, Power Pay will show you the expected delivery date.

You also have the option to pay one payee, or you can pay multiple payees all at once.

Other features of Power Pay include viewing recent activity, viewing up to 12 months of history, setting up/maintaining alerts, and creating custom categories and reports.



Payments/Transfers

GP Federal offers many ways you can make your loan payments or transfer funds between accounts. Many of these can be done within online/mobile banking, but we would also be happy to do it for you, if you'd like.



Automatic Transfer. Never worry about your payment being on time or getting lost in the mail. Set up automatic transfers from an account you have with us, or from another financial institution.



Internet Payment. Make a payment using a debit card from another financial institution for a small fee, anytime, day or night. No login required! Visit our website at gpfederal.org and choose "Make a Loan Payment" at the top of the page. This option is also available within Transfers in online/mobile banking.



Phone, Text, or Email. Call, text, or email us to request a transfer or make a payment, and we'll take care of it during regular business hours. It's free from an account here at GP Federal, or we can take it from a debit card at another financial institution for a small fee.



Check or Cash. Write a check and mail it or give a check or cash to a teller at a branch during regular business hours, or use our after-hours drop box.

External Transfer

Use the external transfer feature within online/mobile banking (or we can set it up for you) to make one-time or recurring transfers or payments from another financial institution.

External Transfer is enabled on eligible accounts after the account has been open for 30 days. Once enabled, you will see the option for "External Account Management" under Transfers. There, follow the directions on the screen to enter the information from an account you own at another financial institution. Two test deposits will be made in 1-3 business days. Come back to External Account Management to verify the deposits. Once completed, you can then set up one-time or recurring transfers to/from your external account. If you ever need any assistance, don't hesitate to give us a call!

Loans

Loans are what we do best! And we have just about any type of loan you may need, at very competitive rates. In fact, in many cases, if you're approved for a loan somewhere else, we'll beat their rate!

Personal Loan

Need a new computer? How about some new furniture, appliances, or a trip to Paris? Or, maybe you have some unexpected medical expenses. GP Federal can help with a personal loan. No collateral is required. This is a closed-end loan with a fixed interest rate with terms from 12 to 60 months.

Share-Secured Loan

This type of loan is fully secured by funds in your share savings or certificate account. This is a closed-end loan with a low fixed interest rate with terms from 12 to 60 months.

Credit-Builder Loan

This is a share-secured loan, but the funds used to secure it actually come from the loan itself. As you make your on-time payments, the funds become available for your use, all while you establish or re-establish your credit.

Payday Alternative Loan (PAL)

Find yourself with an unexpected bill? Stuck in the never-ended cycle of payday advances or title loans? Let GP Federal be your PAL! Available to those that may have less favorable credit scores, our Payday Alternative Loan is a short-term loan with a fixed-rate much lower than payday advance or title loan lenders.

Student Loan

GP Federal has partnered with Sallie Mae® to offer the Smart Option Student Loan® to qualifying members. This loan has many advantages over a conventional private loan, including flexible repayment options and affordable rates.

VISA® Credit Card

GP Federal has one of the lowest credit card interest rates around! Our cards come with a 25-day grace period on purchases, a great balance transfer rate, and easy cash advances – all with no fees!

Loans

Auto Loan

Whether you're looking to purchase a car, truck, or SUV, refinance a loan with another lender, or buyout your lease, our auto loans offer a variety of repayment terms with the same low fixed rates for both new and used vehicles.

Motorcycle/Boat/Recreational Vehicle

We finance fun stuff! We have competitive rates and terms on motorcycles, side-by-sides, boats, personal watercraft, campers, motorhomes, and so much more!

Tractors/Farm Equipment

We can finance tractors from small to large, as well as other forms of farm equipment and attachments to help keep your homestead beautiful and fruitful.

Mortgage

GP Federal has partnered with Credit Union Financial Services (CUFS) to offer various mortgage options, from traditional fixed-rate, adjustable, cash-out re-finances, and more.

Home Equity Line of Credit (HELOC)

Put the equity in your home to work with a HELOC from GP Federal. Great for home improvements or debt consolidation, this is an adjustable-rate loan with a 5-year draw period and a 15-year repayment term.

Land Loan

Have your eye on an ideal piece of hunting land? Found the perfect land to build your dream home? GP Federal can finance it. Our land loan is an adjustable-rate loan with a 15-year term and minimal closing costs.

Construction Loan

Ready to build your dream home? GP Federal has partnered with Credit Union Financial Services (CUFS) to offer construction loans with a fixed-rate during construction, a simplified closing process, easy builder approval, and in-house underwriting.

High Interest Rate Cards Got You Stressed?



Transfer credit card balances, store cards, or other high-rate loan balances to a GP Federal credit card and enjoy a 3.9% APR* until the balance is paid off

*APR=Annual Percentage Rate. Subject to credit approval. The APR on purchases, other transactions and balances on your account will remain at the applicable rate in accordance with the terms of your credit card agreement. Some limitations and exclusions apply. Offer not valid for balances on accounts already held with GP Federal Credit Union. Speak with a loan officer for full details.



We Do Loans on Fun Stuff!

Low Rates* and Flexible Terms on:

- Truck Campers, Pull Behinds, and Pop-ups
- Fifth Wheel Travel Trailers
- Toy Haulers
- Motorhomes/Motorcoaches
- ATVs, Side-by-Sides
- Motorcycles, Slingshots[®], Spyders[®]
- Boats/Watercraft
- Tractors/Farm Equipment
- Lawn Mowers

APPLY TODAY



*with approved credit; rate may vary based on credit worthiness; loans made on vehicles for personal use only; limitations and exclusions may apply; see a credit union loan officer for full details

Insurance

Debt Protection

Depending on the plan you select, debt protection allows you to cancel your loan or credit card balance or makes your payments up to the agreement maximum for a specified amount of time, in an unfortunate event such as disability, involuntary unemployment, terminal illness, or death.

Guaranteed Auto Protection (GAP)

With GAP, if your vehicle gets stolen or totaled, you may not be responsible for paying off your loan if your insurance doesn't cover the entire amount. Our GAP program also includes Auto Deductible Reimbursement (ADR), which is designed to provide financial relief when your vehicle is damaged but not deemed a total loss. ADR will reimburse you towards your comprehensive or collision deductible incurred up to the policy maximum.

Mechanical Repair Coverage

This policy protects your vehicle over and above your manufacturer's warranty and usually costs less than extended warranties offered by dealers. You can purchase a policy through GP Federal even if you didn't finance the car with us. It not only covers repairs at any authorized repair facility in the United States and Canada, it also includes:

- ✓ Rental reimbursement
- ✓ 24-hour emergency roadside assistance
- ✓ Travel expense reimbursement
- ✓ And it's transferable and cancelable



AD&D Insurance

As a member of GP Federal Credit Union, you automatically receive up to \$2,500 of Accidental Death and Dismemberment coverage. Each year, you will receive mailings advising you of the benefit and encouraging you to enroll, to increase your coverage, or to choose additional insurance products.



GP Federal has partnered with TruStage® to offer affordable auto, home, and life insurance products for our members. TruStage® is founded on more than 80 years of experience providing exceptional value and superior service to credit union members like you. For more information on these products, visit gpfederal.org/protection-options.

Auto Insurance

You could save hundreds of dollars on car insurance. TruStage® offers:

- ✓ Special savings opportunity for credit union members
- ✓ Multi-car and/or multi-policy discount
- ✓ Good student discount
- ✓ Claims-free discount
- ✓ 24-hour claims assistance (even on holidays)



Property Insurance

TruStage® offers home, condo, and renter's insurance through Liberty Mutual®, one of the biggest providers in America.

Life Insurance

TruStage® makes it simple to help protect you and your family by offering term, whole, and guaranteed acceptance life insurance policies. TruStage® will work with you to select a policy that's right for your budget, with ongoing support and no hassle.



Enjoy the Credit Union Difference

When you joined GP Federal Credit Union, you became a true partner in a member-owned, not-for-profit cooperative.

You and other member-owners pool your savings and enjoy a wide range of financial solutions, along with better rates, lower fees, and superior service.

As a member-owner, you'll enjoy:

- ✓ Genuinely Personal service with the flexibility to bank when and how you want – online, on the phone, or in-person
- ✓ Free ATMs at over 30,000 locations in 50 states and access to over 1 million VISA® ATMs in 200 countries worldwide
- ✓ Account access at over 5,000 shared branches nationwide
- ✓ Convenient online and mobile banking

Established in 1935, GP Federal Credit Union is one of the oldest credit unions in the United States. We provide services to thousands of members not only in Northwest Georgia and Northeast Alabama, but across the country. All deposits are backed by the U.S. government and federally insured by the National Credit Union Administration (NCUA) up to \$250,000 per depositor.

We're ready to help:

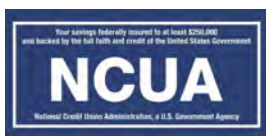
Telephone Banking 706.291.8637

Account Support and Loans 706.232.6871
memberservices@gpfederal.org

Find a Branch or ATM 888.748.3266
co-opcreditunions.org/locator

Follow us on   

www.gpfederal.org



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