

## MEMBER BENEFITS & SERVICES

- Regular Share Accounts
- Special Share Accounts
- Christmas Club Account
- Vacation Club Account
- Share Draft Account
- Overdraft Protection
- Payroll Deductions
- ACH Electronic Direct Deposit
- Social Security Direct Deposit
- Night Deposit
- Select Employee Group Membership
- Family Membership
- Membership Available to anyone who lives or works in Adams County
- Loans at competitive rates
- NADA value pricing information
- VISA Cards
- Debit/ATM Cards
- 48 Hour or less Loan Approval
- Loan Protection Insurance
- Money Orders
- Credit Union (cashier-type) Checks
- VISA Gift Cards
- VISA Travel Cards
- Discount Tickets to Six Flags St. Louis Silver Dollar City/Celebration City, Branson, MO
- FAX Service
- Audio Response
- Quarterly Newsletter
- On site ATM Machine
- Website: [greatrivercu.com](http://greatrivercu.com)
- On-line Banking

Note: For complete details on all accounts refer to Truth in Savings Brochure.

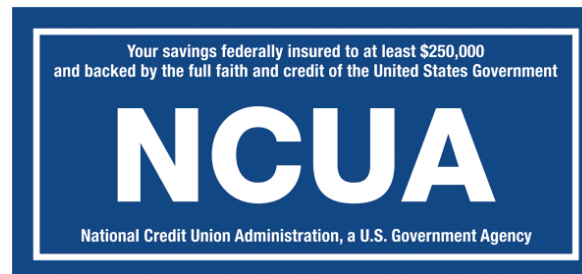


1426 North 26th, P.O. Box 3543  
Quincy, IL 62305-3543

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Fax: 217-222-5480  
E-mail: [grccu@adams.net](mailto:grccu@adams.net)  
Website: [greatrivercu.com](http://greatrivercu.com)



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## *Product/Service Information*



### Credit Union Hours

**Lobby:** Monday - Friday 9:00 a.m. - 5:00 p.m.  
**Drive-Up:** Monday - Thursday 7:00 a.m. - 5:00 p.m.  
Friday 7:00 a.m. - 5:30 p.m.  
Saturday 8:00 a.m. - 12:00 p.m.

## Great River Community Credit Union

### “Your Credit Union”

Great River Community Credit Union was chartered in 1959. We applied for and received a Community Charter in 1987. In 2002 Member's Edge Credit Union merged with Great River Community Credit Union forming a Credit Union that is Large Enough to Serve, yet Small Enough to Care.

We are a not-for-profit financial corporation owned by its' members. Members make up the Board of Directors who manage and elect officers to handle the business of the Credit Union. Our Members are joined together by a common bond and we serve only our Members. There are no outside stockholders.

We believe in the Credit Union Philosophy of “People Helping People”.

### MISSION STATEMENT

Great River Community Credit Union is a Service Driven Member Owned Credit Union Helping Members Realize Their Financial Goals.

### COMMITMENT TO QUALITY

Our commitment to quality begins and ends with a focus on our members. Our Commitment to quality involves a continuous process of improvement in ourselves, our environment, and services to members. To us you are not a number-you are a member-owner who deserves the best we can give.

### HOLIDAY SCHEDULE

(Closed the following Holidays)

New Year's Day  
Martin Luther King Day  
President's Day  
Memorial Day  
Independence Day  
Labor Day  
Columbus Day  
Thanksgiving Day  
Christmas Eve (Close at 12:00 p.m.)  
Christmas Day  
New Year's Eve (Close at 12:00 p.m.)

### 2 LANE DRIVE-UP

Our 2 lane drive-up is open at 7:00 a.m.  
Monday - Friday: and 8:00 a.m. - 12:00 p.m.  
Saturday in order to serve you better.

### NIGHT DEPOSIT SERVICE

Well lighted area for you to transact business 24 hours a day. All transactions are credited the following business morning.

### TYPES OF LOAN AVAILABLE

- New and Used Automobiles
  - Recreational Products (Boats, RV's, and Campers)
  - Motorcycles
  - Signature Loans
  - Debt Consolidation
  - Christmas Loans
  - Vacation Loans
  - Share Secured Loans
  - VISA Credit Cards
- Loan applications are accepted in person, FAX, mail or online.

### AUDIO RESPONSE

You can see what checks have cleared, transfer funds, and check your balances 24 hours a day. Contact the Credit Union for a PIN number.

### DEPOSIT ACCOUNTS

- Share Accounts
- Special Share Accounts
- Christmas Club
- Vacation Club
- Term Share Certificates (CD's)
- IRA's
- Share Draft (Checking) Accounts

### SHARE DRAFT (CHECKING) ACCOUNTS

- No monthly service fees
- No minimum balance required
- No limit to the number of checks that can be written
- No cost for maintaining a zero balance
- All accounts are provided with over draft protection from your primary share account. There is no charge for the first six (6) automatic transfers each month.
- Members are responsible for the following costs: checks, stop pays, draft copies, lookups, return deposit items, non-sufficient fund items, and other return items.

### DEBIT/ATM CARDS

Debit/ATM Cards are offered to qualified members through their Share Draft Account.

### WEBSITE

[greatrivercu.com](http://greatrivercu.com) offers online banking, loan applications and many other features.

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