

Make your dreams come true with one of our loans.



Mortgage Loans

First-time buyer? Refinancing? Our knowledgeable staff will guide you through our mortgage process and our website, www.granitehills.org, provides useful information about our loans and rates.

Home Equity Loans

For qualified homeowners, we offer two great options to get extra cash: a **Closed-End Home Equity Loan** or a **Line of Credit** which provides flexible check writing ability.

Automobile Loans

We offer up flexible financing on new and used vehicles. Take advantage of our fixed or variable rate financing to meet your changing needs.

VISA Card

Our VISA card has a great rate with no surprises. Your payments are processed in our office and we answer your questions directly, locally. You can check your balance, view your statements, or pay your bill anytime online at www.granitehills.org.

Ask us about our **Credit Builder loan** and other loan options for financing **RVs, Boats, Overdrafts and more!**



Our friendly, professional staff is ready to serve you.

Convenience

Our many ATM locations, drive-up service, online banking options and staff accessibility make your life easier and save you money.

Rock Solid

Granite Hills has been providing the community with safe, friendly and personalized service since 1952. We are owned and operated by our members and member volunteers.

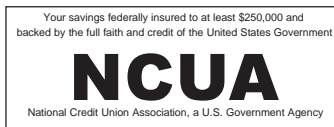


GRANITE HILLS
CREDIT UNION

www.granitehills.org

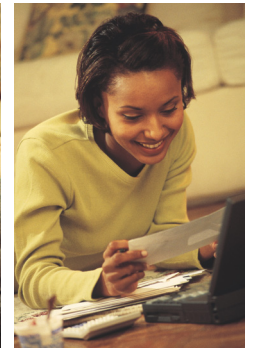
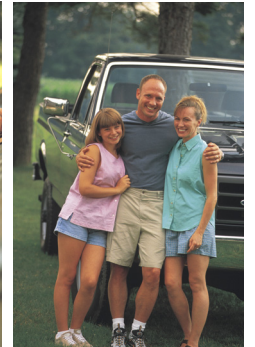
1-888-996-5328

info@granitehills.org



Your hometown credit union!

Personalized Financial Solutions



GRANITE HILLS
CREDIT UNION



Granite Hills Credit Union builds financial success.

Granite Hills Credit Union is a member-owned, not-for-profit financial cooperative. We provide our members with superior service and outstanding products. Our wide range of accounts suit many different needs for every stage of life. We take pride in our attention to detail and personalized service.

Serving the community with rock-solid financial strength.



Founded in 1952, Granite Hills Credit Union remains locally-owned and managed. Our staff lives in this community and provides friendly, one-on-one professional service. We take an active role in supporting community events and organizations.

Rates

As a credit union, we are owned by our members and are able to offer some of the best rates available on auto loans as well as on mortgages and home equity loans. Plus, our deposit rates are extremely competitive and we offer you many choices to save.



Sound savings habits make for a brighter future.

Savings and Investments

Granite Hills is a safe place to invest your money at competitive rates. Your savings are federally insured by the National Credit Union Administration (a U.S. Government Agency) and backed by the full faith and credit of the United States Government.

We offer a variety of accounts to meet your specific needs.



Our savings programs deliver varying levels of return. For short-term growth, our **Certificates of Deposit** offer competitive returns with multiple term options.

Our **Granite Hills Climber CD** provides systematic savings with automatic transfers from another GHCU account.

Our **High Yield Savings** offers a premium return while our **Money Market** offers checkwriting capability plus interest.

For long-term gains, an **Individual Retirement Account (IRA)** offers tax benefits while saving for your retirement.



Time-saving products and services.

Checking Accounts

We offer standard checking or checking with interest. Convenient features include access to our ATM Network with our CU Check Card, Online/Mobile Banking and more.

CU Check Card and ATM Network

Our CU Check Card (debit card) can be used anywhere MasterCard is accepted. It doubles as an ATM card you can use worldwide. Use your CU Check Card free at over 100 Falcon ATMs in Vermont and surcharge-free at 25,000 CO-OP Network locations in the U.S.

Online/Mobile Banking and Electronic Bill Pay

Access your account anywhere from a computer or mobile device with our secure **Internet Online/Mobile Banking** program. Transfer funds, check balances and see your processed checks safely online. You can also view your monthly E-Statements.

GO GREEN with monthly **E-Statements** and **FREE Electronic Bill Pay**. Pay your bills electronically and at your convenience on your computer. You decide the payment schedule.