

Make your dreams come true with one of our loans.



### Mortgage Loans

Granite Hills is the right choice for your mortgage—whether you're a first-time buyer or if you're looking to refinance. Our Online Mortgage Application gives you a loan decision in minutes and our knowledgeable staff helps you through the mortgage process.

### Home Equity Loans

For qualified homeowners, we offer two great options to get extra cash. Our **Closed-End Home Equity Loan** has terms of either 5, 10 or 15 years. Our **Line of Credit** 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](http://www.granitehills.org).

Ask us about our Credit Builder loan and 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 for over 55 years. We are owned and operated by our members and member volunteers.



GRANITE HILLS  
CREDIT UNION

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

1-888-996-5328

Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government

**NCUA**

National Credit Union Association, a U.S. Government Agency



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 for over 55 years 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 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.

## Our many investment options help make the most of your future.



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.

### Free Checking

Our **Checking Account** has no minimum balance requirements or per check fees. There are no monthly maintenance fees.

### 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 Banking & Electronic Bill Pay

Access your account anywhere, anytime with our secure **Internet Online Banking** program. Transfer funds, check balances and see your processed checks safely online.

Sign up for **E-Statements** and get your monthly statement delivered safely to your E-mail account. With E-Statements, you can also have **FREE Electronic Bill Pay**.

Pay your bills electronically and at your convenience through your computer with our **Electronic Bill Pay** system. Pay your bills one at a time or all at once. You can even schedule automatic recurring payments.