



Focusing on our Communities



Creating Homeownership



Improving financial literacy

BRANCH LOCATIONS

AHOSKIE

107 East First Street, Ahoskie, NC 27910
(252) 332-4413

DURHAM

123 West Main Street, Durham, NC 27701
(919) 683-2000

EDENTON

405 S. Broad Street, Edenton, NC 27932
(252) 482-3126

HENDERSON

314 S. Garnett Street, Henderson, NC 27536
(252) 492-5854

ROANOKE RAPIDS

1330 E. 10th Street, Roanoke Rapids, NC 27870
(252) 537-9976

WASHINGTON

327 N. Market Street, Washington, NC 27889
(252) 946-1128

WILLIAMSTON

210 W. Boulevard, Williamston, NC 27892
(252) 792-1899

WINDSOR

103 Granville Street, Windsor, NC 27983
(252) 794-3242



www.gencomcu.org

YOUR COMMUNITY DEVELOPMENT CREDIT UNION



ABOUT US

Generations Community Credit Union (GCCU) promotes homeownership, economic development and financial independence with a focus on quality member service. We offer products that allow our members to buy a home, save for their children's education and meet their everyday financial needs. As a member owned institution, we reach out to the communities we serve by offering a program of financial literacy that allows our members to achieve economic self-sufficiency. By creating a stable financial future, we help our members to create and preserve wealth from this *generation* to the next.

MEMBERSHIP

Membership at Generations is open to anyone who lives, works, worships or attends school in the state of North Carolina. Opening an account requires an initial deposit of \$25. Your savings is insured up to \$250,000 by the National Credit Union Administration.

MEMBER SERVICES

Savings Accounts

- Open with a minimum of \$25 (includes \$15 non-refundable membership fee)
- Dividends paid quarterly
- Deposits can be made in person or by mail
- Money Market Accounts

Certificates of Deposits

- Competitive rates
- Closed-end Terms (6,12,24,36,48,60)
- No Monthly Service Charges

Checking Accounts

- Minimum of \$50 to open account
- VISA debit check card
- ATM access

Loans

- Automobile Loans—new and used
- Share Secured
- Unsecured Personal loans
- Mortgage Loans
- Salary Advance

MemberLink

- Track recent transactions (check account history & balances)
- Transfer Funds
- Pay Bills

Other Services

- Direct Deposit
- Monthly/Quarterly Statements
- Financial Training
- Quarterly Newsletters
- Automatic Loan Payments
- 24hr Automatic Teller

VISA Check Card Program

Generations offers affordable checking, ATM access and the VISA check card. This card allows you to make purchases anywhere VISA is accepted.

Consumer Lending Products and Services

GCCU loans are made at reasonable rates and are designed to help members meet their financial goals. We offer new and used automobile loans, share secured and signature loans, and salary advance loans.

Mortgage Loan

Generations' Mortgage Loan Program is for all members looking to purchase a home. Loans are provided to first time homebuyers and members seeking to refinance for home improvements or to cover education expenses. An experienced Generations loan officer will guide you through the entire process.

Savings

GCCU offers its members a variety of options to save for their family's future including savings accounts, money markets and certificates of deposit. These products have generous interest rates and pays quarterly dividends.

Financial Literacy

Generations promotes sound financial management for its members by providing access to counseling that can help you improve your credit, manage your household budget, and take the steps necessary to purchase your first home.