

Lending Options



GPO has loan options to fit every need, whether you need an auto loan, student loan, home equity or mortgage.

GPO has quick turnaround time and loan rates that are kept low by using managed credit, whereby your rate is based on your credit history. GPO also offers Credit Life & Disability Insurance, providing peace of mind to borrowers.

Auto Loans

GPO offers great loan rates with a quick turnaround for new or used cars, vans or trucks. Payment terms up to 72 months for new vehicles, 60 months for used. Protect your investment with GAP insurance, which covers the difference between your current insurance and loan amounts, and AutoCare, a mechanical breakdown insurance.

FlexEquity Home Equity Loan

Your home is one of the biggest investments that you will ever make. Use the equity in your home to buy the things you need -- new car, college education, vacation, and of course home improvements! With a GPO FlexEquity Home Loan, you will have one loan, with one approval, and can take advances as you need them with no new approvals needed! You will enjoy flexible payment terms up to 15 years, and quick, local service.

Mortgages

If you are in the market to finance a new home or refinance an existing mortgage, come and apply with GPO! We offer great rates with flexible payment terms, top quality, local service and quick turnaround. Find out how much home you can afford with a FREE mortgage analysis.

Student Loans

GPO provides education loans guaranteed by the Federal government for students or the parents of dependent students.

Other Loans

GPO offers many other loan options for ATVs, motorcycles, RVs and more. Loans may be secured by collateral, savings, or unsecured.

Our focus is you!



GPO Branch Locations

New Hartford

4311 Middle Settlement Rd. • New Hartford, NY 13413
(315) 724-1654

Mon-Wed 8:30am-5:00pm • Thurs & Fri 8:30am-5:30pm • Sat 9:00am-12:00noon

Utica

301 Bleecker Street • Utica, NY 13501
(315) 724-7850

Mon-Wed 8:30am-5:00pm • Thurs & Fri 8:30am-5:30pm

Oneida

1000 Oneida Plaza Drive • Oneida, NY 13421
(315) 363-8029

Mon-Wed 9:00am-5:00pm • Thurs & Fri 9:00am-5:30pm • Sat 9:00am-12:00noon

Ilion

3 Central Plaza • Ilion, NY 13357
(315) 894-5024

Mon-Wed 8:30am-5:00pm • Thurs & Fri 8:30am-5:30pm • Sat 9:00am-12:00noon

Dolgeville

39 North Main Street • Dolgeville, NY 13329
(315) 669-5770

Mon-Wed 8:30am-5:00pm • Thurs & Fri 8:30am-5:30pm • Sat 9:00am-12:00noon

St. Luke's Hospital

Champlin Ave. • New Hartford, NY 13413
(315) 624-6087

Mon-Tues 8:30am-1:00pm • Thurs-Fri 8:30am-1:00pm
Payday Fri 8:30am-1:00pm & 2:00-3:30pm

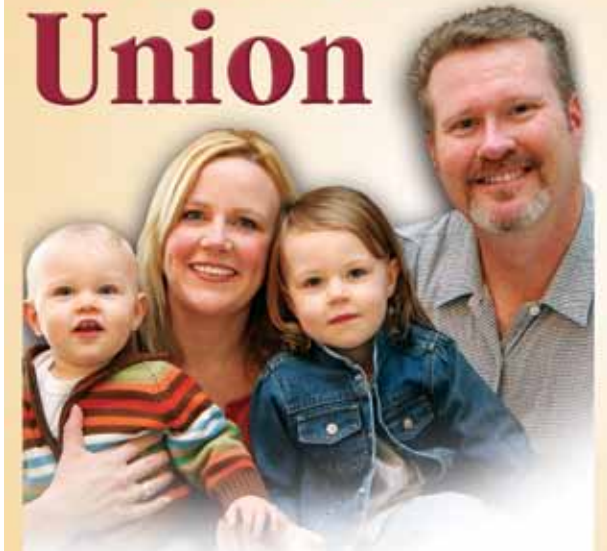
www.gpofcu.com

Web Site & E-PAT Access

1-800-822-5476

Toll Free to contact us or to reach Audio-PAT Telephone Account Access

Your Credit Union



GPO's Mission Statement is,
"Our Focus is You."

Our goal is to serve our members,
and to serve them well.

Join our family... 20,000 members strong.

Our focus is you!



www.gpofcu.com

Savings Options



GPO offers a variety of savings accounts to provide members with a safe and secure place to put their money.

Share Savings

Every new membership at GPO begins with a Share Savings account, which is a regular savings account. Members can deposit funds at their local branch or ATM, or have their pay or Social Security deposited automatically with direct deposit or payroll deduction.

Club Accounts

These savings accounts are set up to segregate funds for a specific purpose, like Christmas or vacations. Members can maximize their club savings by taking advantage of payroll deduction.

Kids Only Savings Club

This is a savings account for children ages 0-12. Kids will learn the value of saving while earning great gifts! A Club ID Card will arrive in the mail after account opening. One punch on their card is given for every \$10 they deposit.

Money Market Savings

This is a savings account which earns a higher rate of interest on deposits greater than \$2,000. Funds are completely liquid with no deposit limitations.

Term Share Certificates

These certificates of deposit are savings instruments that offer competitive rates on funds that remain on deposit for a specific period of time.

IRAs

GPO's Individual Retirement Accounts (IRAs) allow members to build wealth for retirement. GPO offers IRAs to meet every need: Traditional, Roth and Education.

Savings Bonds

GPO offers EE and I Series Savings Bonds. Funds remain safe and secure while you enjoy tax benefits.

Access Products



GPO provides members with total access to their funds 24-hours a day, seven days a week.

Share Draft Checking

This is a free checking account used by members to make withdrawals, pay bills or pay for purchases. Members cancelled checks can be viewed through E-PAT, GPO's electronic banking system, and new checks can be ordered online.

Visa Debit Card

Members access money from the Share Draft Checking account by using this debit card. It can be used to pay for purchases, get cash back at merchants, or get cash at ATMs.

Visa Credit Card

GPO's no annual fee Visa Credit Card provides members with the opportunity to make purchases or receive cash advances based on a pre-approved credit limit. With a low, fixed rate, members can use their Visa Cards for all their purchases, including online transactions.

Audio-PAT (Telephone Account Access)

Members can bank from home for free with our interactive audio response Personal Access Teller (telephone banking). The service allows members to transfer funds, make inquiries, withdrawals or loan payments from any touchtone phone.

Direct Deposit & Payroll Deduction

Have payroll checks or other recurring checks deposited directly into a member's account either in full (Direct Deposit) or in part (Payroll Deduction.) Funds may be diverted into a club account or used to make loan payments.

ATMs

GPO provides convenient fee-free ATMs for members to use their GPO Visa Debit Cards. In addition to the many locations in Central New York, GPO is proud to offer members access to over 28,000 fee-free ATMs in the United States and Canada using the CO-OP Network of ATMs.

Electronic Access



GPO provides members with electronic access to their funds 24 hours a day, seven days a week through the Internet.

www.gpofcu.com

GPO's official web site allows members to apply for membership and loans, or just view the latest loan and savings rates. Members can also access their accounts, transfer funds between accounts, pay bills online, see the latest GPO promotions, and much more.

e-PAT (Online Account Access)

Internet banking is free and available on GPO's web site through the Electronic Personal Access Teller. Members can transfer funds between accounts, do balance inquiries, view histories, including cancelled checks, make withdrawals and loan payments.

audio-PAT (Telephone Account Access)

With our free telephone account access, GPO is just a phone call away! Members can transfer funds between accounts, listen to the latest transactions, and apply for loans after normal business hours. The local number is (315) 724-1654 or toll free (800) 822-5476. Press "option 1" and PAT (Personal Access Teller) will answer your call and your questions.

Electronic Bill Payment & E-Statements

Members may pay bills from their share draft accounts via the internet by initiating the transaction or on a recurring basis to pay merchants, vendors or other institutions. Members can also view 12- months of past statements online with E-Pat. Members also have the option of opting out of paper statements altogether -- Go Paperless!

Reorder Checks

Reorder checks for your Share Draft Checking account by clicking on the link at www.gpofcu.com! Members can choose their favorite check style in the privacy of their own home.