Goals Solutions

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ill be closed and
ate accounts. For these accounts, if the balance in
or
he funds in
y the following requirements within 15 months after the
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date
The

After you start the account

7. Certificate Account Features

A Summer Escrow account is for any employee who gets paid through

6. Account Limitations

For a Holiday Club account, the entire balance will be transferred to the

5. Balance Information

The minimum balance required to open each account, earn the stated

iv. Exceptions to Early Withdrawal Penalties.

You have a grace period of ten (10) days after maturity in which to

3. Compounding and Crediting

Dividends will be compounded and credited as identified above. For

2. Nature of Dividends

Dividends are paid from current income and available earnings after

1. Rate Information

The Dividend Rate and Annual Percentage Yield on the accounts

m. Early Withdrawal Penalty

We may impose a penalty if you withdraw any of the principal of the

i. Amount of Penalty. The amount of the penalty is based on the ac-

ii. How the Penalty Works. The penalty is calculated as a forfeiture of

ll. Certificate Account Features

a. Account Limitations

After the account is opened, you may make net deposits of up to $500 per

b. Mortgage Loan Closing Cost Credit and Qualifications.

If you satisfy the following requirements within 15 months after the

Homebuyer Counseling and Education

GreenPath is non-profit organization dedicated to providing consumers with assistance to live healthy financial lives. The GreenPath Program consists of a counseling session followed by online education. There is a service charge of $25 for the online education component. GreenPath is not affiliated with Greater Alliance Federal Credit Union.

ii. Request prequalification for a mortgage loan from Greater Alliance Federal Credit Union. Qualify for and close on a mortgage loan within 15 months after the account is opened. Mortgage loan must be for the purchase of the borrower’s primary residence and must be for less than $475,000.

iii. Participate in the GreenPath Homebuyer Counseling and Education Program. GreenPath is a non-profit organization dedicated to providing consumers with assistance to live healthy financial lives. The GreenPath Program consists of a counseling session followed by online education. There is a service charge of $25 for the online education component. GreenPath is not affiliated with Greater Alliance Federal Credit Union.

a. Account Limitations

After the account is opened, you may make net deposits of more than $500 per calendar month. The account may remain

5. Balance Information

The minimum balance required to open each account, earn the stated

iv. Exceptions to Early Withdrawal Penalties.

The account(s) you have with us is/are nontransferable and nonnegoti-

b. Mortgage Loan Closing Cost Credit and Qualifications.

If you satisfy the following requirements within 15 months after the

1. Rate Information

The Dividend Rate and Annual Percentage Yield on the accounts

m. Early Withdrawal Penalty

We may impose a penalty if you withdraw any of the principal of the

i. Amount of Penalty. The amount of the penalty is based on the ac-

ii. How the Penalty Works. The penalty is calculated as a forfeiture of

ll. Certificate Account Features

a. Account Limitations

After you start the account, you may not make additional deposits to a

b. Maturity

The Certificate Account you have with us will mature on the maturity
date identified on your Account Receipt or Renewal Notice.