

Welcome to **GREATER PERKS** up to \$655 value!



Greater Perks from Greater Nevada Credit Union and Greater Nevada Mortgage is an exclusive program available to eligible groups and individuals, offering you:

(Offered to Walmart Employees)

No Membership Fee

Open a Greater Nevada Credit Union membership and we'll waive the initial \$5 membership fee!

\$100 Bonus into Your Checking Account

Open a Greater Nevada checking account and we'll add a \$100 bonus deposit to your account.

No Loan Document Preparation Fee

When you finance or refinance a vehicle loan with Greater Nevada Credit Union, we'll waive the \$50 loan document preparation fee.

Up to a \$500 Credit Towards an Appraisal Cost!

Looking to buy a new home or lower your current monthly mortgage payment? Receive up to a \$500 credit towards the actual cost of an appraisal through Greater Nevada Mortgage.

The Perks Get Even Greater

Greater Nevada members have access to exclusive banking products, services and programs to help them Live Greater! That includes:

- Local service with branches throughout northern Nevada, plus extended hours via live telephone support.
- Access to more than 30,000 fee-free ATMs and 5,000 shared credit union branches
- Free online and mobile banking, including remote check deposits and online bill pay
- Checking accounts that reward you and require no minimum balance
- No cost, no obligation consultations with Greater Nevada Mortgage consultants to learn how to get into a new home or reduce your current monthly mortgage payments
- Access to Greater Nevada Insurance and Greater Nevada Financial Services to protect what you have today and plan for what you want to have tomorrow
- Special offers and discounts on travel, cell phone plans, shopping and events at Greater Nevada Field, home of Reno Aces baseball and Reno 1868 FC soccer



Visit any Greater Nevada location to get started.

(775) 882-2060 | (800) 421-6674
GNCU.org
Federally insured by NCUA.

775-888-6999


GreaterNevadaMortgage.com

GNM NMLS ID: 279738 CA ID: 41DB0-61467



*The following conditions apply to Greater Perks benefits. To be eligible for Greater Nevada Credit Union (GNCU) membership, you must live or work in Nevada. All loans are subject to approval by GNCU and/or Greater Nevada Mortgage (GNM). An appraisal fee discount of up to a maximum of \$500 (or actual cost of appraisal if less) on a first mortgage transaction will be credited to the borrower at close of escrow. Costs imposed by other third parties such as: Escrow, Title Insurance and Recording Fees will not be discounted. Not valid with any other offer. This program is subject to change or cancellation without notice except as required by law. Speak with a Greater Nevada Mortgage Consultant for details. This is not considered a mortgage loan approval. Your actual rate, payment and costs could be higher. Obtain an official Loan Estimate before choosing a loan. Greater Nevada Credit Union federally insured by NCUA. Greater Nevada Mortgage Licensed by the Department of Business Oversight under the California Residential Mortgage Lending Act.

Bonus/Account Information: Checking offer is not available to existing GNCU checking customers. To receive the \$100 checking bonus: 1) Open a new GNCU checking account, which is subject to approval; AND 2) Have your direct deposit made to this account within 60 days of account opening. Your direct deposit needs to be an electronic deposit of your paycheck, pension or government benefits (such as Social Security) from your employer or the government. After you have completed all the above checking requirements, we'll deposit the bonus in your new account within 10 business days. The Annual Percentage Yield (APY), for GNCU Aspire checking effective as of 01/01/2019, is 4.00% APY for balances of \$0.01 - \$50,000.00 and 0.05% APY for balances over \$50,000 if qualifications are met during the monthly qualification cycle. 0.05% APY applies to all balances if monthly qualifications are not met. "Qualification Cycle" means a period beginning one day prior to the first of the month and ending one day prior to the last day of the month (ex. July 31-August 30 for August statement). Rates may change at any time after the account is opened. Interest rates are variable and subject to change. Additionally, fees may reduce earnings on the account. You can receive only one new checking account opening related bonus each calendar year and only one bonus per account. Bonuses are considered interest and will be reported on IRS Form 1099-INT (or Form 1042-S, if applicable).

 Licensed by the Department of Business Oversight under the California Residential Mortgage Lending Act.