

# Q1

# 2022

**GREATER TEXAS**  
CREDIT UNION

**AGGIELAND**  
CREDIT UNION

Winter Insights



## 2022 Annual Meeting



## Products for Managing your Business Expenses

Running a flourishing business means overseeing a constant flow of money. Luckily, though, your credit union offers products that can help you cover, manage and track your business expenses effectively and smoothly. Let's take a look at some of them.

### Business Checking Accounts

A designated business checking account can help a business manage and track expenses, taxes and revenue. Separate accounts also protect business owners from losing personal assets if action is taken against the company. Business owners can use their checking accounts to deposit checks made out to their company and to cover business expenses, such as payroll or paying suppliers.

If you're looking to open a business checking account, a Greater Texas | Aggieldand Credit Union Business Checking Account is a great choice, and features no monthly maintenance fees, unlimited checkwriting, and gives you access to exclusive member discounts.

### Business Credit Card

A business credit card provides small business owners with easy and unsecured access to a revolving line of credit. Business owners can use the credit to withdraw cash as necessary, cover large expenses, make purchases, fund expansion or meet monthly bill payments.

A business credit card is easier to qualify for in comparison to a business loan, but will nearly always have a higher interest rate. If the business owner is careful only to use the credit card when it is absolutely necessary and pays the bill before it's due, interest will not accrue.

If you're looking to open a business credit card, a Greater Texas | Aggieldand Business Credit Card features no annual fee, fixed APR, and competitive cash advances.

### Business Loans

Does your business need an infusion of cash to help it grow? A business loan can provide you with the resources your business needs and offer an affordable payback plan. Business owners can use a commercial loan to purchase capital, finance a building or construction, or acquire a business.

Greater Texas | Aggieldand Credit Union offer loan solutions for businesses of all sizes. Our business loans offer flexible terms and competitive rates. Reach out to our business lending team today to discuss your options and find the business products that will best suit your needs. Visit [gtfcu.org](http://gtfcu.org) or call (800) 749-9732 to learn more.

## Insurance Solutions from Your Credit Union

Announcing Greater Texas Insurance Solutions and Aggieldand Insurance Solutions, protection from a name you trust.

Discover your special credit union member rates across 40+ insurance companies. Credit Union members can now benefit from special insurance rates with a variety of highly ranked insurance companies. And, maximize your savings by consolidating your insurance policies in one place.

You trust us with all your financial needs, and you can also trust us to protect everything in your life. From Personal and Property Insurance to Business Insurance, start saving today with a dedicated insurance expert.

Please join us for the 70<sup>th</sup> Annual Meeting on Thursday, March 17<sup>th</sup>, 2022. This year's meeting will be held at The Renaissance Austin Hotel, 9721 Arboretum Blvd, Austin, TX 78759.

Check-in starts at 5:00pm. The Annual Meeting will start at 6:00pm, and end promptly by 7:00pm

In order to provide adequate meeting space and proper operational support, registration for the 2022 Annual Meeting will be required. Register on our website: [www.gtfcu.org/annual-meeting](http://www.gtfcu.org/annual-meeting)

Although we should be able to provide a limited amount of day-of onsite registration, attendance at that point cannot be guaranteed.

A gift card for BBQ will be provided to each member in attendance, as no meal will be provided onsite at the Annual Meeting.

Thank you for your membership and we look forward to seeing you!

## Refer Your Friends!

Earn up to \$500 per year for making referrals! Both you and the friend or family member that you refer can earn a \$50 Visa<sup>®</sup> Reward Card for the qualified opening and use of a new credit union checking account.

### How does it work?

1. Visit [www.referlive.com/gtfcu](http://www.referlive.com/gtfcu) to register as a referrer or stop by any credit union branch for more details.
2. Share the offer with friends and family via email, social media or text message.
3. Once your friend or family member registers, opens a new checking account and meets the account qualifications within 60 days of account opening, both you and the new account holder will each receive a \$50 Visa<sup>®</sup> Reward Card!

Register now and start earning!

\*Terms & Conditions apply. Visit [www.referlive.com/gtfcu](http://www.referlive.com/gtfcu) for full details or request a copy at your local Greater Texas or Aggieldand Credit Union branch.

**GREATER TEXAS**  
INSURANCE SOLUTIONS

Call (888) 444-0782  
Or visit [greatertexas.insuranceaisle.com](http://greatertexas.insuranceaisle.com)

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## HOLIDAY CLOSINGS

Monday, January 17  
in observance of Martin Luther King, Jr.'s Birthday

Monday, February 21  
in observance President's Day/Washington's Birthday

**The 5 W's of PET INSURANCE**

**What is pet insurance?**  
Pet insurance is medical coverage for pets. It's an optional insurance policy that charges a monthly premium, may have co-pays and deductibles and will offer some funds to cover a medical emergency, health checkup, medication, surgery and/or other medical needs for your pet.

**Who should get pet insurance?**  
Any pet owner might want to consider pet insurance, but it's especially beneficial for those who have an older or unhealthy pet. It's also a good idea for pet owners who won't be able to pay out-of-pocket for an unexpected pet medical bill of several thousand dollars or more.

**When should I get pet insurance?**  
For the cheapest policy, purchase pet insurance when your animal is young.

**Why should I get pet insurance?**  
Pet insurance will give you peace of mind. Because there's no way to predict your pet's general health, knowing you're covered in case of a catastrophe can help you care for your furry friend without worrying about bills.

**Which pet insurance should I get?**  
Ask these questions about any policy you are considering:

- Is there a physical exam required to get coverage?
- Is there a waiting period for coverage?
- What percentage of the bill is paid — before or after the deductible?
- Are payments capped?
- Are there co-pays?
- Does the plan cover pre-existing conditions or recurring medical issues?
- Are all vets and animal hospitals included in the plan?
- Are prescription drugs covered?

## 2022 Fee Schedule

Fees are subject to change. Effective Feb. 01, 2022.

### ATM/Debit Card Fees:

ATM Cash Withdrawal/Balance Inquiry (Out of Network) [5 free per month / 7 free for Gold Star Accounts]	\$1.00/transaction
Expedited Card Delivery (2-Day/Next Day)	\$15.00/\$35.00 card
Foreign Currency Transaction	1% of purchase amount
International Rush Delivery	TBD/quote upon request

### Credit Card Fees:

Expedited Card Delivery (2-Day/Next Day)	\$15.00/\$35.00 card
Cash Advance (fee minimum \$2.00 and maximum \$30.00)	1% of total advance
Foreign Currency Transaction	1% of purchase amount
International Rush Delivery	TBD/quote upon request
Late Payment	\$30.00/payment

### Gift Card Fees:

Card Purchase	\$2.00/card
Lost/Stolen Replacement	\$25.00/card
Replacement Shipping (First Class/Rush)	\$10.00/\$35.00 card
Monthly Maintenance Fee after 12 months non-usage	\$5.00/month

### Share (Savings) / Share Draft (Checking) Fees:

Close account within 6 months of opening	\$5.00/account
Check Copy (2 free per month)	\$2.00/copy
Check Printing	Price Varies
Inactive Account (after 12 months with balance < \$100)	\$5.00/month
Overdraft Privilege Pay (ODP)	\$27.00/event
Returned/NSF/Overdrawn/Clearing Item	\$27.00/event
Stop Payment Request (Check or ACH)	\$27.00/request
Temporary Checks	\$1.00/4 checks
Third Party Return Check	\$10.00/draft

### Loan Fees:

External Account Payment by Phone (staff involvement)	\$10.00/payment
Indirect Loan Late Payment	5% of payment
Loan Late Payment	20% of interest owed
Loan Payment Transfer by Phone (staff involvement)	\$5.00/payment
Skip-a-Pay (maximum of 2 per calendar year)	\$25.00/request

### Miscellaneous Fees:

Account Reconciliation/Research (Pro-rated - 1 hour minimum)	\$20.00/hour
Account Statement Copy	\$2.00/statement
Cashier's Check (Payable to other than member)	\$3.00/check
Early Withdrawal on IRA or Christmas Club Account	\$10.00/withdrawal
Foreign Currency Exchange	\$20.00/purchase \$10.00/sell back
Garnishment/Levy	\$50.00/event
Immigration Correspondence	\$25.00/letter
Invalid Account Address	\$5.00/month
Letter of Credit	\$25.00/letter
Money Orders	\$1.00/money order
Non-Member Check Cashing	\$5.00/check
On-Us Collection Item	\$5.00/draft
Outgoing Domestic Wire Transfer	\$15.00/transaction
Third Party Draft Collection – Domestic or Foreign Currency	\$10.00/draft
Transaction Request by phone (staff involvement)	\$5.00/call

### Safe Deposit Box Fees:

Drill Safe Deposit Box	Varies by request
Replace Safe Deposit Box Key	\$10.00/key
Annual Safe Deposit Box Rent	
3 X 5	\$30.00/year
3 X 10	\$40.00/year
5 X 10	\$50.00/year
10 X 10	\$70.00/year



### Internet Access

www.gtfcu.org or www.aggielandcu.org  
Apply for a loan 24/7 by visiting our website.

### Mobile App

Download our free mobile app at the Apple Store or Google Play.

### Free & No-Fee ATM locations

You can use your ATM card at PLUS machines and participating 7-Elevens worldwide, but if you use machines other than the ones listed above, the first five transactions per month are free, and you will be charged \$1 for every transaction after that.

Visit: [www.gtfcu.org/services/find-an-atm](http://www.gtfcu.org/services/find-an-atm)

### Phone/Voice Banking:

#### 24 - hour Account Access

Our automated voice response system lets you check your balance, transfer money, even apply for a loan, all over the phone, from anywhere in the world, 24 hours a day, 7 days a week, for free!

Nationwide toll-free: 1-800-749-0179