

A GUIDE TO MEMBERSHIP SERVICES

GULF CREDIT UNION

**Can you find a credit union
with all the products
and services
you want?**



**Yes. Yes
you can!**

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AT GULF CREDIT UNION WE SAY, YES. YES, YOU CAN!

We've made it easier than ever to enjoy the benefits of membership at Gulf Credit Union. Anyone who lives, works or worships in Jefferson, Hardin or Orange County can become part of our growing financial family.

You'll get an easy-to-use online financial center with free bill pay and available e-statements, an instant-issue debit card at our Groves location (next-day cards at other locations), the best available rates* on deposit accounts, low interest loans, CYA Checking with overdraft protection – and lots more!

With locations in Beaumont, Bridge City, Groves, Mid-County, and Beaumont Central Medical Magnet High School,** Gulf Credit Union is convenient to all of Southeast Texas. Come by and visit with the friendly folks at the office nearest you, become a member, and we'll say, "YES. YES YOU CAN!" to you, too!

OUR VISION

Gulf Credit Union's desire is to "create a relationship" with members. Gulf Credit Union will obtain this vision by matching the member with the right product. By creating a relationship with a member, Gulf Credit Union will earn the member's household loyalty. This household loyalty will ensure that Gulf Credit Union will be viable for the next generation of members.

OUR MISSION STATEMENT

Gulf Credit Union is nonprofit and member-owned. We are committed to creating a relationship with a member by providing a positive experience with our delivery of services. All of our services will adhere to the economic and social changes of our expanding membership. We believe in safety and soundness while never losing sight of our focus on *"People Helping People."*

* All loans and rates are subject to credit approval. Rates subject to change. Call for current rates. CD products subject to penalty for early withdrawal. **Beaumont Central Medical Magnet High School location is only accessible to the students, faculty and staff at Beaumont Central Medical Magnet High School.

2 WELCOME TO GULF CREDIT UNION

WHAT IS A CREDIT UNION?

A credit union is a not-for-profit financial cooperative owned and operated by its members. The members pool their financial assets to provide funds for loans to themselves and their fellow members. In addition, the credit union offers a wide variety of financial services.

As a cooperative, a credit union is unique in the financial world. Credit unions exist to serve their members. Gulf Credit Union, owned and directed by its members, is dedicated to the philosophy of *"People Helping People."* Rather than paying profits to stockholders, credit unions return earnings to members in the form of dividends and improved member services at rates frequently more favorable than those available at banks.

HISTORY OF GULF CREDIT UNION

We've been serving our members since 1939. Today, Gulf Credit Union serves over 30,000 members, with more than \$200 million in assets, locations in Beaumont, Bridge City, Groves, Mid-County, Beaumont Central Medical Magnet High School,** and a large ATM network. We have consistently provided quality and secure financial services to our members. We are proud of our past and excited about our future. Our commitment is to provide personalized, caring service to our members.

THE "SHARE" CONCEPT

As a nonprofit cooperative, GCU offers membership "shares" to you in the form of savings deposits. The earnings on your savings are called dividends (interest). Based on the credit union principle of equality, each Primary Member has one vote, regardless of the balance (or number of shares) in his or her savings account.



ONCE A MEMBER, ALWAYS A MEMBER

Once you join GCU, you can remain a member for life, even if you change jobs or move away. That way, you and your family members can continue to enjoy the benefits of a credit union membership.

HOW DO I JOIN GULF CREDIT UNION?

It's simple! If you live, work or worship in Jefferson, Hardin, or Orange County, you may join Gulf Credit Union. Use the form in the back of this brochure, pick up a membership application at any location, or complete and submit the application on our website.

After completing the application,

- Make a check payable to yourself for \$25.00 (an additional \$50.00 if you're also opening a share draft account),
- Make photocopies of two IDs (driver's license and Social Security Card) for each person who will be an owner of the account,
- Return everything to any GCU location, or mail it to us at P.O. Box 848, Groves, Texas 77619-0848.

Sign up today and experience first-hand why credit unions are becoming stronger and more popular than banks.

4 **READY TO JOIN? IT'S EASY TO SWITCH!**

SWITCHING TO GULF CREDIT UNION IS EASY AS 1 - 2 - 3!

Gulf Credit Union has made it easy for you to make the switch from your current financial institution. Use the forms in the back of this brochure to make the change-over simple – select the forms you need, fill them out, and we'd be happy to send them off to the correct companies. Just follow these three easy steps...

1. OPEN YOUR NEW ACCOUNTS

Your first step is to open your new Gulf Credit Union accounts. We offer a number of choices to meet your financial needs. Once your account is in place, you have access to all member benefits and services. Fill out and return the enclosed form with your initial deposit to one of our convenient locations.

2. CLOSE YOUR OLD ACCOUNTS

We are more than willing to assist you in closing your old accounts, but be sure you leave them active long enough for any outstanding checks and automatic transfers to clear. Once you are sure the old accounts are inactive, ask your previous financial institution to send you the balance from that account. Then you can destroy your old checks, ATM/Debit Cards, and deposit slips.

3. SWITCH YOUR AUTOMATIC TRANSFERS

We've enclosed forms at the back of this booklet for you to fill out to help us contact the companies and financial institutions which handle your automatic deposits and withdrawals. We'd be happy to help you with any of these forms. Use this checklist to keep track of the people you may need to contact. Once these are completed, please return the forms to us, and we'll get started on switching over your accounts!

6 PRODUCTS AND SERVICES

Now that you are a member, you are eligible to take advantage of all the services offered by GCU.

SAVINGS ACCOUNTS

Regular Savings

This is your membership account. A \$25.00 minimum balance is required to remain a member in good standing, and to be eligible for our products and services. Dividends are compounded and paid on a quarterly basis.

Cash Management Account

This account offers more flexibility than other investments. It offers a high yield plus quick access to your funds. Dividends are compounded and paid on a monthly basis. Minimum balance \$2,000.

Share Certificates

To meet our members' long-range goals, Gulf Credit Union offers several different certificates. Terms are available from 3 to 24 months. Interest is paid monthly and can be compounded in the CD, deposited into another credit union account, or mailed to you by check. Minimum balance \$500.

Christmas Club Account

Be prepared for the holiday season by opening a Christmas Club Account. The Christmas Club Account is very flexible in three ways. First, you may open your Christmas Club anytime during the year. Secondly, you can contribute by having funds deducted from your payroll check. Lastly, there is no minimum amount to open the account. Interest is paid quarterly and your check is deposited in November.

Individual Retirement Accounts (IRAs)

You're never too young to start thinking about retirement. That's why we offer IRA Club Accounts and IRA Certificates of Deposits to suit your retirement plans. Interest is compounded and paid on a quarterly basis on IRA Club Accounts, and paid monthly on IRA Certificates. Our IRA flexibility continues with three very different IRA plans to help you save for your retirement. Minimum balance \$100 for IRA Club Accounts; \$500 minimum balance for IRA Certificates.

Here are some of the main features of the Traditional, Roth, and Educational IRAs.

Traditional IRA

- Tax-deferred until withdrawal;
- Contributions may be tax-deductible; and
- Mandatory distributions at 70-1/2 years of age.

Roth IRA

- Not tax-deductible;
- Certain withdrawals are tax-free after a five-year holding period; and
- Not subject to mandatory distribution.

Coverdell Educational Savings Accounts

- Allows you to save for a child's higher education expenses (if child is under 18);
- Not tax-deductible; and
- Tax-free, penalty-free distributions for qualified higher education expenses.

Children's Savings Club

Gulf Credit Union has a club designed just for kids age 12 and under. Our Kid's Club teaches kids how to save money and have fun while they learn.

CHECKING ACCOUNTS

Share Draft Account

Gulf Credit Union offers a checking account that requires \$50.00 to open, with dividends that are compounded and paid on a quarterly basis. To qualify for a dividend, you must maintain a minimum daily balance of \$500.00 in your account.

Senior Draft Account

For our senior citizens that are age 55 or older, we offer free check ordering. Also, we offer free money orders, cashier's checks, and single signature traveler's cheques.

CONVENIENCE SERVICES

We've designed a package of great services

8 *With our members in mind!*

CAT 24 TELEPHONE TELLER

CAT is financial convenience at your fingertips, 24 hours a day, seven days a week! Our computerized phone system will guide you through your transactions in the privacy of your own home or office – wherever you use a touch tone telephone.

CAT allows you to make many transactions that were previously possible only in person, such as:

- Transfers between your credit union accounts;
- Verifying cleared checks;
- Check account balances, and more.

All you need is:

- A touch tone telephone;
- Your member number;
- Your Personal Identification Number (PIN) – for your safety, you'll choose your own;
- CAT Transaction Code List;
- CAT Phone Numbers:
409.963.1432 or 800.448.5328

CAT makes it easy for you to access your accounts.

At the prompt, simply,

- Press 1 for Account Information;
- Enter your Member Number followed by the “#” sign;
- First-time users will be asked to enter the last four digits of their social security number. CAT will verify this information, then guide you to enter a new 4-digit PIN number that only you should know. Do not use the last four digits of your Social Security Number or some other easily obtained number.

CAT 24 LOAN BY PHONE

Now you can apply for a loan by phone by simply:

- Calling CAT at either 409.963.1432 or 800.448.5328;
- Press 1 and follow the prompts for Loan by Phone.

You will be asked a sequence of questions. All questions must be answered by a keypad option.

Also, you will need your Social Security Number, and monthly income. If applying jointly, you will need the Social Security Number and monthly income for the co-signer. Afterwards, a loan representative will call you back with your loan status.

CASHIER'S CHECKS

For your convenience, we offer cashier's checks. This is a safe and convenient alternative to withdrawing large amounts of cash. GCU offers checks signed by an authorized signer to guarantee funds.

For our members 55 years and older, there is no charge for cashier's checks.

NIGHT DEPOSITORY

We have convenient night depository drops at all of our locations. Drops are located in the drive-thru section in the first lane. Call us at 409.963.1191 with any specific questions.

DIRECT DEPOSIT

Everyone loves great benefits. For the greatest benefit in personal finance, sign up for free Direct Deposit or Payroll Deduction. You'll not only avoid the long lines, you'll also eliminate concerns about lost, stolen, or damaged checks.

Your money arrives in your account(s) automatically on the day the funds are disbursed. So you start earning dividends immediately. To sign up for Direct Deposit today, call our Members Service Center at 409.963.1191, or visit us at any one of our convenient office locations. You'll wish you had made the decision sooner.

AUTOMATIC PAYMENT TRANSFER AND DEPOSITS

Forget about those time-consuming payments! With Electronic Payments and Deposits, you'll rest easy knowing your funds will be available right on schedule and designated payments will be made on time!

All GCU members are eligible.

NOTARY PUBLIC

Need a document notarized? An authorized notary officer is available at all office locations to sign and seal official documents. You will have peace of mind knowing that forms are completed in a legal and accurate manner. There is no service charge for GCU members.

Credit Union employees who can guarantee signatures for member documents are also available.

OVERDRAFT PROTECTION

We all would like to save ourselves from the inconvenience of checks bouncing! Sign up for one of our Overdraft Protection options and avoid having checks returned. You can have funds transferred from your Savings, Checking, Cash Management, Pre-approved Line of Credit, or other qualified accounts.

To find out how you can apply for any or all of these terrific timesaving services, E-mail us, or call our Members Service Center at 409.963.1191. If you prefer, you may visit us at one of our GCU office locations.

STOP PAYMENT

Your security and peace of mind is very important to us! GCU can perform a stop payment of a check, or electronic withdrawal, drawn on your checking account at your authorized request. Stop payments are executed on the spot, so there's no waiting period for the hold to take place. Stop payment requests can be taken in person or by fax at any office location. For security purposes, member verification is required and a fee will be debited from your checking account to make a stop payment. Call our offices at 409.963.1191 for further information.

TRAVELER'S CHEQUES

GCU is proud to offer our members American Express Traveler's Cheques. Travelers cheques are the traditional safe alternative to carrying cash. Traveler's cheques are insured, and are accepted and recognized worldwide. GCU offers both single and dual signature traveler's cheques for your convenience. The fee for single signature traveler's cheques is \$1 per \$100 purchased. For dual signatures, there is a charge of five percent of the total purchase.

For members age 55 and older, there is no charge for single signature traveler's cheques.

VISA® CHECK CARD

Replace your cash and checkbook with the card that spends like cash, and works like a check!

Wouldn't you enjoy using the VISA® Check Card to make purchases directly from your checking account, without writing checks? Now you can, because Gulf Credit Union offers you the **Instant Issue VISA® Check Card*** – pick your own PIN. It works like a check, only better! It's faster, and it's accepted wherever you see the VISA® symbol.

You can access your checking account without writing checks, because the card offers a whole new world of convenience.

Cash Withdrawals Are Easy! In addition to using your VISA® Check Card to make purchases, you can obtain cash from ATM machines and financial institutions around town or around the world. You may use it as a debit card, and enter your PIN, or choose credit, and sign the receipt.

Shopping Is Easy! When using the card at a retail store, restaurant, pay-at-the-pump service station, or for a mail order, the merchant handles the sale like any other VISA transaction. The transaction amount is automatically deducted from your checking account.

Sign up today by calling 409.984.7448.

* Instant-Issue Debit Cards available at Groves location only.
Next-day debit cards at other locations.

WIRE TRANSFERS

Need to send money in a hurry? Have it wired! GCU can do wire transfers from your credit union account to an account at another financial institution. Funds can be wired safely and easily the same day. Wire transfers may be requested in person, by mail, or by phone. Incoming wire transfers are free of charge. A fee is charged for domestic and international outgoing wire transfers. We also send and receive Western Union wires.

*When it comes to low-cost credit cards,
Gulf Credit Union stacks the cards in your favor!*

MASTERCARD® AND VISA® CLASSIC

- Check out our low fixed rates;**
- No Annual Fee;
- Credit lines up to \$4,999.00;
- 25-day grace period* from time of purchase;
- No transaction fees for purchases or cash advances.

MASTERCARD® AND VISA® GOLD

- Check out our low fixed rates;**
- No Annual Fee;
- Credit lines from \$5,000.00 to \$10,000.00;
- 25-day grace period* from time of purchase;
- No transaction fees for purchases or cash advances.

MASTERCARD® PLATINUM

- Check out our low fixed rates;**
- No Annual Fee;
- Credit lines from \$10,001.00 to \$15,000.00;
- 25-day grace period* from time of purchase;
- Earn points redeemable toward airfare, car rental, cruises, or hotels.

Subject to credit approval. Some additional fees may apply. For more information, check our Fee Schedules available online or at any location.

* No finance charges if paid in full by due date; does not apply to cash advances.

** Rates are subject to change. Please call 409.963.1191 or 1.800.448.5328 for current rates.

14 **MANAGED RISK LENDING**

Managed Risk Lending is here!

GCU is pleased to offer our members a Managed Risk Lending Program to help as many members as possible obtain credit. We realize that some of our members have experienced some difficulty with their credit in the past, and as a result, we or other lenders may have rejected their loan request, forcing these members to pay extraordinary high rates elsewhere.

The way our Managed Risk Lending Program works is that the rate a member pays will be determined by their credit history. Members with good credit histories will receive our very best rates, some of the best rates offered by any lender.

Other members, who may have had credit problems in the past, will be assigned rates consistent with their credit history. At GCU, we will almost always offer member rates that are lower than elsewhere.

We encourage all of our members to call us regarding our Managed Risk Lending Program. At GCU, we strive to help you obtain credit and save money. If you are not sure what rate you are currently paying another lender, call them first, and then call us. **WE WANT TO HELP!**

TYPES OF LOANS

Gulf Credit Union offers members the following types of loan products:

- New & Used Vehicle Loans
- New & Used Motorcycle Loans
- New & Used Boat Loans
- New & Used Motor Home Loans
- New & Used Camper & Travel Trailer Loans
- New & Used Mobile Home Loans
- Signature Loans
- Mortgages – Fixed Rate
- Home Equity Loans
- Home Improvement Loans
- Share Secured
- Certificate Secured
- Furniture & Appliance Loans
- Computer Loans
- Farm Equipment Loans
- Small Business Loans

Convenient Financing from Select Auto Dealerships

GCU now offers our members convenient financing from select dealerships. How does it work? All you need to do is go to one of our select dealerships, find the car you want to purchase, agree on the price with the dealer, and then instruct them that you want to finance with Gulf Credit Union. The dealer will handle all the required paperwork without you having to make a trip to the credit union.

GCU recognizes that auto purchases are normally done on weekends; therefore, we designed our convenient financing from select dealerships with you in mind. This service is currently available at most area auto dealerships. Ask for a list of participants at any GCU location.

PRE-APPROVED LOANS

Another great convenience service for those “planned” weekend purchases are our pre-approved loans. Come by or call any of our locations and get pre-approved for an auto loan. The great advantage to a pre-approved certificate is “no-hassle” shopping at a dealership of your choice.

CREDIT LIFE AND CREDIT DISABILITY INSURANCE

Sign up for Credit Life and Credit Disability Insurance from CUNA Mutual when you sign for your loan. As a credit union member, you and your family can have the valuable financial protection you need when you take out a loan. Premiums for the coverage you select are reasonable. In fact, when you compare the cost of Credit Life and Credit Disability Insurance with the benefits offered, you'll find the coverage well worth it.

What are the Benefits?

It's reassuring to know that not only your family can be financially protected, but your collateral and your income can be protected with Credit Life and Credit Disability Insurance. In the event of your death, Credit Life Insurance pays the insured balance of your loan, up to the policy maximum. Should you become totally and continuously disabled by a covered sickness or accident that persists beyond the policy waiting period, your loan payments are protected.

Credit Life and Credit Disability Insurance can:

- Reduce your financial burden and protect your family;
- Protect your income, your collateral and your credit rating;
- Provide coverage at home and at work; and
- Provide peace of mind.

How Much Does It Cost?

Coverage costs just pennies a day. Premiums can be added to your monthly loan payments for your convenience.

It's Easy to Qualify

To qualify for Credit Life, you must not have reached the maximum eligible age on the date of your loan and be actively at work. If a member is not working at the time of the advance, the statement of good health applies.

Eligibility, exclusions, benefits, and termination provisions vary according to Gulf Credit Union's master contract, which is controlling in all instances. Be sure to consult a loan officer at Gulf Credit Union for complete details.

Sign Up Now!

Applying for Credit Life and Credit Disability Insurance is easy. The sooner you enroll, the sooner you'll have this important financial coverage working for you and your family. Talk to a loan officer today.

GUARANTEED ASSET PROTECTION AND MECHANICAL BREAKDOWN INSURANCE

GCU offers Guaranteed Asset Protection for your vehicle in case of a total loss. Check with one of our loan officers for details at 409.963.1191.

GCU also offers Mechanical Breakdown Insurance or extended warranties for your vehicle. Our comprehensive benefits include Nationwide Coverage, Towing and Rental, Direct Payment, Emergency Road Service, Full Coverage, and Toll-Free Claim Service. Call one of our loan officers at 409.963.1191 for details.

18 ONLINE FINANCIAL SERVICES

www.gecu.org

From our Web site, you can access and download your account information using CUe Branch – our online home financial service. Online bill pay and e-statements are free! You can also find our latest interest rates, order checks, or request an address change. And you can apply for credit union membership, loans, credit cards, and Instant-Issue* VISA® Check Cards. Or sign in at gotomycard.com to view your most recent Gulf Credit Union MasterCard® and VISA® transactions and statements.

We have included other special online services such as Financial Wizards that can help you calculate loan and mortgage payments, or plan your retirement savings.

You can also find Gulf Credit Union location addresses and phone numbers, ATM locations, and more.

Member Connection offers helpful home and family financial tips, entertainment discounts, a Kids Corner for children 12 and under, and links to other websites that you may find of interest.

So, give our online services a try. In addition to quick, convenient information you need, chances are you'll have fun exploring!



**GULF
CREDIT
UNION**

GROVES (main office) | 5140 West Parkway | 409.963.1191

BEAUMONT | 2360 Dowlen Rd. | 409.860.3600

BEAUMONT | Central Medical Magnet High School**
88 Jaguar Dr. | 409.212.1418

BRIDGE CITY | 4721 Hwy. 87 South | 409.735.5156

MID-COUNTY | 2779 Aero Dr. | 409.729.8280

CALL TOLL-FREE: 800.448.5328

*Instant Issue VISA® Check Cards available at Groves location only. Next-day VISA® Check Cards at other locations.

**Beaumont Central Medical Magnet High School location is only accessible to the students, faculty and staff at Central Medical Magnet High School.



Membership Application

Gulf Credit Union is member-owned and is committed to provide the best possible services that adhere to the changing needs of the membership. We believe in sound and honest business practices and we never lose sight of "People Helping People."

ACCOUNT TYPE

The authorizations and information given herein, and form of ownership chosen in the ACCOUNT OWNERSHIP SELECTION section apply to all of the accounts listed below unless the credit union is notified in writing of a change. If this card applies to more than one account of the same type, more than one suffix will be listed for that account type.

<input type="checkbox"/> Share/Savings _____	<input type="checkbox"/> Money Market _____
<input type="checkbox"/> Share Draft/Checking _____	<input type="checkbox"/> Living Trust _____
<input type="checkbox"/> Share Certificate _____	<input type="checkbox"/> Other _____

*The account number for each of the accounts listed above consists of the suffix added to the end of the member number listed below.

MULTIPLE PARTY INFORMATION

MEMBER #

Member/Owner: _____
 Street Address: _____
 City, State Zip: _____
 Day Phone: _____ Evening Phone: _____
 E-mail: _____
 SSN/TN: _____ Date of Birth: _____
 Driver's License #: _____ State: _____ Exp Date: _____
 Security Code: _____
 Employer: _____
 Membership Eligibility: _____

CUSTODIAL DESIGNATIONS INFORMATION

This account is held by _____ CUSTODIAN
 as custodian for _____ MINOR
 under the Texas Uniform Transfers to Minors Act.
 Date of Birth _____ SSN# _____
 Custodian's Address _____
 Day Phone: _____ Evening Phone: _____

DESIGNATION OF SUCCESSOR CUSTODIAN

Pursuant to the Texas Uniform Transfer to Minors Act, I hereby designate

 successor custodian for all accounts of the above named minor in this credit union for which I am named as custodian. This designation shall take effect only upon my death, resignation, incapacity or removal.

Signature of Custodian _____ Date _____
 Witness _____ Date _____

AUTHORIZATION

By signing below I/we certify that the information on this Account Card (front and back) is complete and true and that I/we agree to the terms and conditions of the Membership and Account Agreement, Truth-in-Savings Rate and Fee Schedule, Funds Availability Policy Disclosure, if applicable, and to any amendments the Credit Union makes from time to time. The terms and conditions of these documents are incorporated herein. I/we acknowledge receipt of a copy of the Agreements and Disclosures applicable to the accounts and services requested herein. If an access card or EFT service is requested and provided, I/we agree to the terms and acknowledge receipt of the Electronic Funds Transfer Agreement. **The Internal Revenue Service does not require your consent to any provision of this document other than the certifications required to avoid backup withholding.**

Signature _____ Date _____
 Signature _____ Date _____
 Signature _____ Date _____
 Signature _____ Date _____

TIN CERTIFICATION & BACKUP WITHHOLDING INFORMATION

Under the penalties of perjury, I certify that:

- 1) The number shown on this form is my correct taxpayer identification number,
- 2) I am not subject to backup withholding because:
 - I am exempt from backup withholding, or
 - I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or
 - the IRS has notified me that I am no longer subject to backup withholding, and
- 3) I am a U.S. person (including a U.S. Resident Alien).

Certification Instructions: If you did not check item 3 and are not a U.S. person, you must complete a W-8 BEN form.

ACCOUNT OWNERSHIP SELECTION

NOTICE: The type of account you select may determine how ownership of your property passes on your death. Your will may not control the disposition of funds held in some of the following accounts. The selection you make below will apply to all accounts listed on the reverse side of this form.

Select only ONE of the following by placing your initials next to the account name.

- | PARTY
INITIALS | ACCOUNT TYPE |
|-------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| _____ | SINGLE-PARTY ACCOUNT WITHOUT PAYABLE ON DEATH ("P.O.D.") DESIGNATION. The party to the account owns the account. On death of the party, ownership of the account passes as part of the party's estate under the party's will or by intestacy. The party to the account is listed on the reverse side as Member/Owner. |
| _____ | SINGLE-PARTY ACCOUNT WITH "P.O.D." DESIGNATION.
The party to the account owns the account. On death of the party, ownership of the account passes to the P.O.D. beneficiaries of the account. The account is not part of the party's estate. P.O.D. beneficiaries are listed below in the section titled "P.O.D. BENEFICIARIES." The party to the account is listed on the reverse side as Member/Owner. |
| _____ | MULTIPLE-PARTY ACCOUNT WITH RIGHT OF SURVIVORSHIP (All parties must initial.) The parties to the account own the account in proportion to the parties' net contribution to the account. The financial institution may pay any sum in the account to a party at any time. On death of a party, the party's ownership of the account passes to the surviving parties. The parties to the account are listed on the reverse side as Member/Owner and Joint/Owner. |
| _____ | MULTIPLE-PARTY ACCOUNT WITHOUT RIGHT OF SURVIVORSHIP. (All parties must initial.) The parties to the account own the account in proportion to the parties' net contribution to the account. The financial institution may pay any sum in the account to a party at any time. On death of a party, the party's ownership of the account passes as a part of the party's estate under the party's will or by intestacy. The parties to the account are listed on the reverse side as Member/Owner and Joint/Owner. |
| _____ | MULTIPLE-PARTY ACCOUNT WITH RIGHT OF SURVIVORSHIP AND "P.O.D." DESIGNATION. (All parties must initial.) The parties to the account own the account in proportion to the parties' net contribution to the account. On death of the last surviving party, ownership of the account passes to the P.O.D. beneficiaries. P.O.D. beneficiaries are listed below in the section titled "P.O.D. BENEFICIARIES." The parties to the account are listed on the reverse side as Member/Owner and Joint/Owner. |
| _____ | OTHER
See Account Authorization Card. |

P.O.D. BENEFICIARIES

Upon the death of the last account owner, ownership of the account shall be divided equally between the surviving beneficiaries listed below. The beneficiaries listed below are beneficiaries to all the accounts listed under the ACCOUNT TYPE section on the reverse side.

NAME OF BENEFICIARY	IDENTIFYING INFORMATION
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____



Close Old Accounts

To help you make the switch to Gulf Credit Union, we've written some form letters that can make the process easier. If you would like help making the change-over, fill out and submit these forms with your Membership Application. We'll send them off to the correct companies for you.

Submit your forms and membership application at any Gulf Credit Union location, or mail to GCU at P.O. Box 848, Groves, Texas 77619-0848.

Date: _____

Financial Institution: _____

Address: _____

City, State Zip: _____

To whom it may concern:

Please close my account(s):

_____ (account number);

_____ (account number);

_____ (account number);

_____ (account number);

and send a check for the remaining balance(s) to me at the address below.

If you have any questions about this request, please contact me during the day/evening (circle one) at (_____) _____.

Thank you.

Sincerely,

Signature: _____

Name (please print): _____

Address: _____

City, State Zip: _____

Co-Signer Signature: _____

Co-Signer Name (please print): _____

Please make copies of this form if needed for additional financial institutions and/or accounts.





Change Direct Deposit

To help you make the switch to Gulf Credit Union, we've written some form letters that can make the process easier. If you would like help making the change-over, fill out and submit these forms with your Membership Application. We'll send them off to the correct companies for you.

Submit your forms and membership application at any Gulf Credit Union location, or mail to GCU at P.O. Box 848, Groves, Texas 77619-0848.

Date: _____

Employer/Depositor's: _____

Address: _____

City, State Zip: _____

To whom it may concern:

You are currently depositing MY ENTIRE PAY CHECK / PART OF MY PAY CHECK
(circle one)

to the following account:

Old financial institution: _____

Routing Number: _____

Account Number: _____

**Please stop making deposits to that account,
and instead send them to:**

Gulf Credit Union

Routing Number: 313182615

Account Number: _____

If you have any questions about this request, please contact me during the day/evening (circle one) at (_____)_____.

Thank you.

Sincerely,

Signature: _____

Name (please print): _____

Address: _____

City, State Zip: _____

Please make copies of this form if needed for additional depositors.





Change Automatic Withdrawals

To help you make the switch to Gulf Credit Union, we've written some form letters that can make the process easier. If you would like help making the change-over, fill out and submit these forms with your Membership Application. We'll send them off to the correct companies for you.

Submit your forms and membership application at any Gulf Credit Union location, or mail to GCU at P.O. Box 848, Groves, Texas 77619-0848.

Date: _____

Name of company making withdrawal:

Address: _____

City, State Zip: _____

To whom it may concern:

You are currently withdrawing the amount of \$ _____

for my _____
(what payment is for)

at _____
(account or other identifying number)

on _____
(recurring date)

from the following account:

Old financial institution: _____

Routing Number: _____

Account Number: _____

**Please stop making withdrawals from that account,
and instead make them from:**

Gulf Credit Union

Routing Number: 313182615

Account Number: _____

If you have any questions about this request, please contact me during the day/evening (circle one) at (_____) _____.

Thank you.

Sincerely,

Signature: _____


Name (please print): _____

Address: _____

City, State Zip: _____

Please make copies of this form if needed for additional withdrawals.

ATM LOCATIONS

All Gulf Credit Union members can use either the ATM QuikCash Card or VISA® CheckCard for **free** at any ATM with the  logo **nationwide**, at any **FastLane** location in **Beaumont, Groves, Lumberton, Nederland, Port Arthur, Vidor, or Winnie**, or at any of these other convenient locations:

BEAUMONT BRANCH ATM (24 hours)

2360 Dowlen, Beaumont, TX

BRIDGE CITY BRANCH ATM (24 hours)

4721 Hwy. 87 South, Orange, TX

GROVES BRANCH ATMs

5140 West Parkway, Groves, TX (**Lobby**)

5100 West Parkway, Groves, TX (**24 hours**)

MID-COUNTY BRANCH ATM (24 hours)

Hwy. 69 at Nederland Ave. exit

2779 Aero Drive, Port Arthur, TX

CROSSROADS GROCERY & DELI

2521 N. Twin City Hwy., Nederland, TX

WAL-MART/MURPHY OIL

804 West Gibson St., Jasper, TX

190 US-69 North, Lumberton, TX

110 Highway 96 S., Silsbee, TX

3117 Edgar Brown Dr., West Orange, TX



GROVES (main office) | 5140 West Parkway | 409.963.1191

BEAUMONT | 2360 Dowlen Rd. | 409.860.3600

BEAUMONT | Central Medical Magnet High School
88 Jaguar Dr. | 409.212.1418**

BRIDGE CITY | 4721 Hwy. 87 South | 409.735.5156

MID-COUNTY | 2779 Aero Dr. | 409.729.8280

CALL TOLL-FREE: 800.448.5328



* All loans and rates are subject to credit approval. Rates subject to change. Call for current rates. CD products subject to penalty for early withdrawal. **Beaumont Central Medical Magnet High School location is only accessible to the students, faculty and staff at Beaumont Central Medical Magnet High School.