

WHAT'S SO GREAT ABOUT ABSOLUTELY FREE CHECKING?

It's the simple personal checking solution with all the convenience, plus lots of perks – and absolutely NO fees.

Open your account with just a \$50* minimum deposit and benefit from:

- ✓ NO minimum balance.
- ✓ Overdraft Protection Available
- ✓ FREE instant-issue **debit card**. Make purchases easily – without cash or checks.
- ✓ FREE **Mobile Banking** (including eDeposit!) to handle your routine banking.
- ✓ FREE **ATM access**
- ✓ NO monthly or per-check fees.
- ✓ Up to \$25 FREE money for your old debit card and unused checks.
- ✓ FREE **Online Banking**, including **bill pay** and **eStatements**.
- ✓ FREE **Voice Banking**

GET STARTED TODAY!

[Open your account](#) online now or stop by your [local branch](#).

MAIN OFFICE

910 Front Street
Binghamton, NY 13905
Phone: (800) 732-4447

BUSINESS OFFICE

105 Court Street
Binghamton, NY 13901
Phone: (800) 732-4447

NORWICH OFFICE

35 East Main Street
Norwich, NY 13815
Phone: (800) 732-4447

ROUTING NUMBER

221373707

STAY IN TOUCH!



Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government National Credit Union Administration, a US Government Agency.

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*APR = Annual Percentage Rate. Rates are shown "as low as". Rates and terms are subject to change. Contact a GHS Federal Credit Union representative by stopping in or call (607) 723-7962 or toll free at (800) 732-4447 for the most current rates. The rate and term may vary depending on each individual's credit history and underwriting factors. Credit Union Membership required with a \$25 minimum deposit and \$1.00 membership **fee**.

APY = Annual Percentage Yield. Rates are subject to change at any time. For further information about rates, applicable **fees and terms, please contact GHS at (607) 723-7962 or toll free at (800) 732-4447. Early withdrawal penalties may be imposed on Term Share Accounts. Credit Union Membership required with a \$25 minimum deposit and \$1.00 membership **fee**.

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