

Mortgage Loans

Whether you are a first-time homeowner or refinancing a current home, our mortgage loan programs are the solution.

- Conventional Fixed Rate Mortgage
- FHA Mortgage
- VA Mortgage
- Rural Housing Mortgage

Home Equity Loans

For qualified homeowners, we offer two options: a **Closed-End Home Equity Loan** or a **Line of Credit** which provides flexible check writing ability.

Home Improvement Loans

We have an unsecured loan for small scale home improvements; no need for a title search. Or for larger projects, try our secured home improvement loan.

Automobile Loans

Take advantage of our fixed or variable rate financing on new or used vehicles.

VISA Card

Our VISA card has a terrific rate with no surprises. Payments are processed in our local office. Check your balance, view your statements, or pay your bill anytime online at www.granitehills.org. Receive anti-fraud text alerts as an extra level of security for unauthorized transactions.



Ask about our **Student loans, Credit Builder loan, and financing for RVs, Boats, Motorcycles and more!**

Convenience

Our many ATM locations, drive-up service, online banking options and staff accessibility make your life easier and save you money.



GRANITE HILLS
CREDIT UNION

www.granitehills.org

1-888-996-5328

info@granitehills.org

328 North Main Street
Barre, VT 05641

1 National Life Drive
Montpelier, VT 05604

Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government

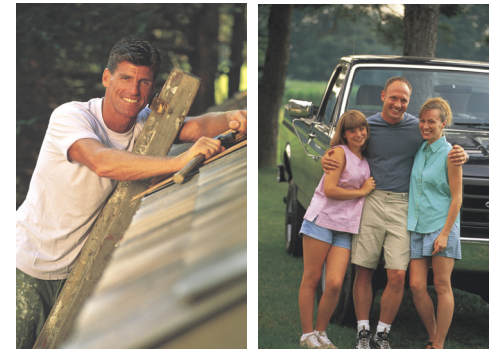
NCUA

National Credit Union Association, a U.S. Government Agency



Your hometown credit union!

Personalized Financial Solutions



GRANITE HILLS
CREDIT UNION



Granite Hills Credit Union builds financial success.

Granite Hills Credit Union is a member-owned, not-for-profit financial cooperative. We provide our members with superior service and outstanding products. Our wide range of accounts suit many different needs for every stage of life.

Founded in 1952, Granite Hills remains locally-owned and managed. Our staff lives in the community and provides friendly, one-on-one professional service. We take an active role in supporting many local events, programs and organizations.

Rates

We offer some of the best rates available on loans. Plus, our deposit rates are extremely competitive with many options to help you build your savings.

We offer a variety of accounts to meet your specific needs.



Sound savings habits make for a brighter future.

Savings and Investments

Granite Hills is a safe place to invest your money at competitive rates. Your savings are federally insured by the National Credit Union Administration (a U.S. Government Agency) and backed by the full faith and credit of the United States Government.

Our savings programs deliver varying levels of return. Our **Certificates of Deposit** offer competitive returns with multiple term options.

Our **Granite Hills Climber CD** provides systematic savings with automatic transfers from another GHCU account.

Our **High Yield Savings** offers a premium return while our **Money Market** offers checkwriting capability plus interest.

For long-term gains, an **Individual Retirement Account (IRA)** offers tax benefits while saving for your retirement.



Time-saving products and services.

Checking Accounts

We offer standard checking or checking with interest. Convenient features include access to our ATM Network with our CU Check Card and Online/Mobile Banking.

CU Check Card and ATM Network

Our CU Check Card (debit card) can be used anywhere MasterCard is accepted. It doubles as an ATM card you can use worldwide. Use your CU Check Card free at over 100 Falcon ATMs in Vermont and surcharge-free at 25,000 CO-OP Network locations in the U.S.

Electronic Services

Access your account anywhere from a computer or mobile device with our secure **Internet Online/Mobile Banking** program. Transfer funds, check balances and see your processed checks and deposits online.

Make a secure deposit anywhere with our **Mobile Check Deposit App**.

GO GREEN with monthly **E-Statements** and **FREE Electronic Bill Pay**. Pay your bills electronically and at your convenience on your computer. You decide the payment schedule.