

# You are invited to join: GOLD COAST FEDERAL CREDIT UNION

## The Credit Union Has Many Benefits Including:

### EasyPay Checking

NO Per Item Fees  
NO Minimum Balance Requirements  
NO Monthly Fee  
FREE **EasyMoney** Debit Card  
FREE ATM Withdrawals At All Publix **PRESTO!** Machines  
Consumer Loan Discounts With Direct Deposit  
Overdraft Protection Available

### Fresh Start Checking Plan

*For People Who Have Had Checking Problems In The Past*

NO Minimum Balance Requirement  
NO Per Item Fees  
\$10 Monthly Service Charge  
FREE ATM CARD  
FREE ATM Withdrawals At All Publix **PRESTO!** Machines  
Consumer Loan Discounts With Direct Deposit  
Overdraft Protection Available  
After 1 Year Of No NSF's Or Overdrafts, You Will "Graduate" To EasyPay Checking

### New & Used Auto Loans

See Our Great Rates On The Back  
Terms Up To 84 Months  
Want A Lower Car Payment? Ask About The ABC Loan  
No Down Payment Necessary, In Most Cases  
100% Financing Of Kelley Blue Book Retail Value For Used Autos  
**Auto Advisors** Can Get A Great Deal On Your Next Car Purchase! Call 561-965-1000, Ext. 277

# We Provide Financial Solutions

[www.gcfcu.org](http://www.gcfcu.org)

# LOAN RATES\*

	TERM	PREFERRED APR**	REGULAR APR
NEW AUTO	UP TO 36 MONTHS	2.99%	3.24%
	37 TO 60 MONTHS	3.99%	4.24%
	61 TO 84 MONTHS	AS LOW AS 4.24%	AS LOW AS 4.49%
USED AUTO	UP TO 36 MONTHS	3.74%	3.99%
	37 TO 60 MONTHS	4.74%	4.99%
	61 TO 84 MONTHS	AS LOW AS 4.99%	AS LOW AS 5.24%
'07 AND OLDER	UP TO 60 MONTHS	AS LOW AS 4.74%	AS LOW AS 4.99%
NEW BOAT, RV	UP TO 84 MONTHS	6.49%	6.74%
USED BOAT, RV	UP TO 84 MONTHS	6.74%	6.99%
NEW MOTORCYCLE	UP TO 72 MONTHS	AS LOW AS 6.24%	AS LOW AS 6.49%
USED MOTORCYCLE			
'10 AND OLDER	UP TO 72 MONTHS	AS LOW AS 6.69%	AS LOW AS 6.94%
EASYLOAN LOC***	LINES UP TO \$5000	11.50%	11.90%

CU MEMBERS MORTGAGE A Program For Everyone! Call 800-635-7128  
 HOME EQUITY LOANS Call Denny At 561-965-1000, Ext. 214

\*Other loan terms and their corresponding rates are available in the "Rates" area at [www.gcfcu.org](http://www.gcfcu.org).  
 \*\*To qualify for the Preferred Rate, members must have a direct deposit checking account at Gold Coast FCU, or a 20% down payment.  
 \*\*\*Advances obtained over the internet or CoastLine 24 are FREE. There is a charge for advances made at the Teller line, except for Premium Members.

## The Credit Union has 8 locations to serve you.

Main Office: 2226 S. Congress Ave., West Palm Beach, 561-965-1000

Belle Glade: 145 N. Main St., 561-996-0083

Delray Beach: 400-B West Atlantic Ave., 561-819-0369

Port St. Lucie: 10000 S. Federal Hwy., 772-335-2083

Royal Palm Beach: 10469 Southern Blvd., 561-790-7924

Stuart: 1815 SE Airport Rd., 772-283-3323

### Shared Service Centers:

Ft. Pierce: PBC Credit Union, 2620 S. US 1, 772-462-1595 (Teller Transactions Only)

Palm Beach Gardens: The Credit Union Center, 4060 PGA Blvd., Suite 101, 561 624-6296

**For more information, call Member Connection at (561) 965-1000, or visit our web site at: [www.gcfcu.org](http://www.gcfcu.org).**

To open an account, please provide a copy of your Social Security Number, a Florida Drivers License and a recent pay check stub.

Members, age 21 & older, who have only a single savings account with a month end balance of less than \$500.00 will be assessed a service fee of \$5.00. New members have 3 months to establish the minimum requirements to avoid the fee. Rates and fees are as of 1-26-10 and subject to change.

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 Administration, a U. S. Government Agency



**EQUAL HOUSING  
LENDER**



Excess  
Share  
Insurance



**A TRADITION OF  
PEOPLE HELPING PEOPLE**