



Youth & Student Member Benefits at a Glance

Our Credit Union Difference

Like other credit unions, Greater Alliance is a not-for-profit financial cooperative. Unlike banks, we have no shareholders demanding a return on their investment. So we can pass profits on to our member-depositors in several important ways:

- **Lower loan rates.** According to the Credit Union National Association, New Jersey credit union members pay less in interest for new or used cars, personal loans, first mortgages, home equity loans and credit cards.
- **Higher yields on savings.** New Jersey credit union members, on average, also enjoy better rates than bank customers for regular savings accounts, share draft checking, money market accounts, share certificates and IRAs.
- **Fewer and lower fees.** As a credit union member you get more services for free. Typical New Jersey credit union members also pay 15% less in mortgage closing costs, while saving \$158 per year on an average 60-month car loan of \$25,000.

Source: cuna.org

FAST FACTS:

Greater Alliance was formed by five educators in 1937 for teachers and their families. Education has always been our priority!

In 2016 we formed *The Greater Alliance Hopes and Dreams Foundation* to assist local children. You can learn more at: www.gahopesanddreams.com.

GREATER Benefits for Young Members

Savers of all ages can start smart at Greater Alliance. Whether it's banking an allowance, depositing wages from part-time jobs, managing day-to-day finances at college or paying for higher education, we are committed to helping young members build a solid foundation for future financial goals.

For 84 years, we have offered "A Greater Way to Bank"—serving youth and educators in our community with benefits such as:

- **Smart saving habits for a lifetime.** Our Youth Savings program, available to any child with a Social Security number and held jointly with their parents until age 21, encourages early saving with a 1.00% annual percentage yield (APY) on the first \$1,000. You can start with just \$25 and get a free ATM card, plus unlimited free ATM transactions.
- **Rewards:** We provide \$3 reward for each end-of-year "A" in grades 1 through 12. \$10 Gift Card voucher on the account opening anniversary.
- **Money management skills.** "The Edge" checking account includes a free Visa® debit card for members ages 15-21, plus unlimited free ATM transactions and 50 free checks on request. It also offers an easy transition to our first time auto buyer and student loan programs.
- **Free financial counseling** from our partners at GreenPath™ Financial Wellness to help members with money management or elimination of credit card debt.
- **A trusted lender for college.** We help cover funding gaps with private student loans you can trust. Loans from \$2,000 to \$120,000 are available, with zero origination fees, low interest rates and flexible repayment options.
- **Free online, mobile and telephone banking.** Just like our regular members, young members enjoy the latest in anytime, anywhere access with the device of their choice.
- **Free electronic statements.** Secure online statements help teach basic account management skills.
- **Shared branching and surcharge-free access.** Members enjoy free access to credit unions nationwide and overseas, including 85,000 network ATMs easily found through our free locator app or website.

Three Convenient Locations to Serve You

Paramus

40 W. Century Road
Paramus, NJ 07652

Lobby Hours

Monday - Wednesday 9:00am - 5:00pm
Thursday and Friday 8:30am - 6:30pm
Saturday 9:00am - 1:00pm

Drive Up Hours

Vestibule/ATM Drive up 24/7
Monday - Wednesday 9:00am - 6:00pm
Thursday and Friday 8:30am - 6:30pm
Saturday 9:00am - 1:00pm

Hackensack

100 Hudson Street
Hackensack, NJ 07601

Lobby Hours

Monday - Wednesday 9:00am - 5:00pm
Thursday and Friday 8:30am - 6:30pm
Saturday 9:00am - 1:00pm

Drive Up Hours

Monday - Wednesday 9:00am - 6:00pm
Thursday and Friday 8:30am - 6:30pm
Saturday 9:00am - 1:00pm

Paterson

66 Hamilton Street
Paterson, NJ 07505

Lobby Hours

Monday - Thursday 8:00am - 4:00pm
Friday 8:00am - 5:00pm
Saturday Closed



Who can join?

If you or your school is based within Bergen or Passaic counties in New Jersey, membership can be extended to your child or student. Join us and be a part of our GREATER family!

Discover a GREATER Way to Bank

Personal Banking

- Savings Accounts
- Checking Accounts
- Banking for Kids
- Online Banking & Bill Pay
- Prepaid Visa® Cards & Gift Cards
- Auto Loans
- First Time Auto Buyer Loans
- Student Loans & Refinance Loans
- Home Equity & Mortgage Loans
- First Time Home Buyer Loans
- Personal Loans

Business Banking

- Business Savings Accounts
- Greater Business Checking
- Commercial Real Estate Business Loans
- Business Lines of Credit
- Business Auto Loans

Insurance & Retirement

- Home & Auto
- Life & Disability
- Share Certificates
- Individual Retirement Accounts

Learn more online or talk with us today:

greateralliance.org
201 599-5500

