

GFA Federal Credit Union

Membership Agreement

Membership Account:

Membership is required to gain access to GFA's products and services. A required deposit of \$10.00 in any of the following accounts qualifies as your membership account:

- **All checking accounts**
- **All savings accounts** (excluding Health Savings Account & IRA Savings)
- **Cash Management/Money Market Accounts**

If you do not elect to open a membership account, GFA Federal Credit Union will open a Fusion Savings account for you. An additional \$10.00 deduction from your external funding account will be processed to fund your new Fusion Savings account.

Membership Eligibility:

Becoming a member of GFA Federal Credit Union is easy. There are several ways to qualify for membership:

- **Family Relationship to a GFA Member**
 - If someone in your immediate family is a current member, you are eligible for membership at GFA federal Credit Union (includes spouse, domestic partner, children, siblings, parents, grandparents, grandchildren, stepparents, stepchildren, step siblings, adoptive relationships, and others living in your household).
- **Company You Work for**
 - GFA has partnership businesses/organizations that offer GFA as a benefit to their employees.
- **Membership Organizations**
 - You can join GFA even if you are not eligible for membership through a family member or your employer. If you currently belong to or join a sponsoring membership organization that offers GFA as a benefit to their members, you are automatically eligible to join GFA Federal Credit Union.
 - If you do not currently belong to a partnered organization, we will be happy to enroll you in one at the time of account opening.

Once you join GFA, you can remain a member for life.