How to Open an Account with Great Lakes Credit Union (GLCU)

STEP 1

A. Visit glcu.org
B. Select "Open Account".

STEP 2

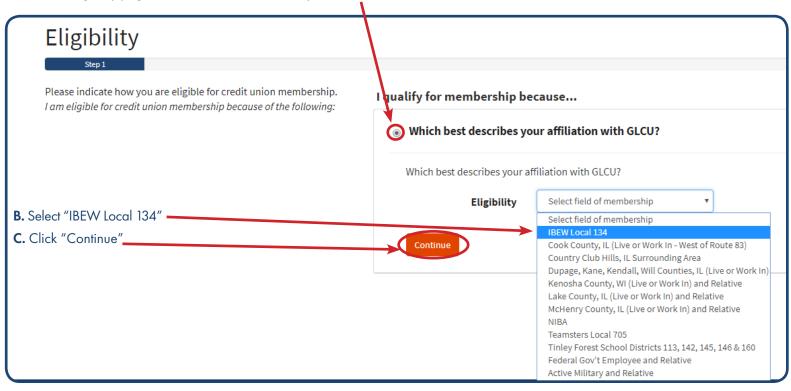**A.** Click on "Open an Account" to begin application.

Don't forget to provide your employer/contractor with your GLCU account number and GLCU's Routing **#271984832** to receive your vacation fund deposits.

Need assistance? Call (800) 982-7850

STEP 3

A. On the Eligibility page, click "Which best describes your affiliation with GLCU?".

Eligibility

Step 1

Please indicate how you are eligible for credit union membership.
I am eligible for credit union membership because of the following:

I qualify for membership because...

◉ **Which best describes your affiliation with GLCU?**

Which best describes your affiliation with GLCU?

B. Select "IBEW Local 134"

C. Click "Continue"

Eligibility | Select field of membership ▼

Select field of membership
IBEW Local 134
Cook County, IL (Live or Work In - West of Route 83)
Country Club Hills, IL Surrounding Area
Dupage, Kane, Kendall, Will Counties, IL (Live or Work In)
Kenosha County, WI (Live or Work In) and Relative
Lake County, IL (Live or Work In) and Relative
McHenry County, IL (Live or Work In) and Relative
NIBA
Teamsters Local 705
Tinley Forest School Districts 113, 142, 145, 146 & 160
Federal Gov't Employee and Relative
Active Military and Relative

Continue

STEP 4

A. On the Disclosure page, read through the Application Information, Account Terms and Conditions, Schedule of Fees, eCommunications Agreement and Privacy Policy.

B. Check the Agreement box to confirm you read and understood the information.

C. Click "Continue".

Disclosure

Step 2

Creating a new account has never been easier!
Just a few short steps away...

Information you will need during the application process

To make this process faster and easier, please have the following information handy:

- Social Security Number
- Valid government issued ID
- Information for funding your new account (checkbook, existing GLCU account number, account information from another financial institution)

Important Information About Procedures for Opening a New Account

To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify, and record that identifies each person who opens an account. What this means for you: When you open an account, we will ask for your name, physical address, date of other information that will allow us to identify you. We may also ask to see your government issued identification.

For your protection this system is protected with enhanced security. During the application process you will be asked questions that only you should know the This will help us validate your identity.

Agreement

☑ have read, understand, and agree to Great Lakes Credit Union's Account Terms and Conditions, Schedule of Fees, eCommuncations Agreement and Privacy

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Required and Recommended Products

Congratulations! You've made a great choice. To get you started, the following account has been added to your application:

STEP 5

A. On the Required and Recommended Products page, check the boxes for the features you wish to include. Be sure to check the first three boxes at a minimum - to ensure your 24/7 access.

B. Select Yes or No from the drop down boxes below.

Free Checking
Free Checking is for members looking to get the most from their money.

Features:

- No monthly fee or minimum balance
- Reward of 3.00% APY*
- Instant Issue VISA® Debit Card
- **FREE** Online and Mobile Banking, including eZDeposit (Mobile Check Deposit)
- **FREE** withdrawals at nearly 30,000 GLCU and CO-OP Network ATMs nationwide
- Reimburse up to $10 per month in ATM fees made outside the GLCU/CO-OP ATM Network (when criteria is met)
- $10.65 for starter checks (50 count)

More Info...

View Rates

Optional features
- ☑ ATM/Debit Card
- ☑ eStatement - Electronic Statements
- ☑ WebConnect Online Banking with Bill Pay
- ☐ Personal Checks (Starter Pack)

Minimum deposit $0.00

* = required field

Additional Info

Would you like to opt-in for overdraft protection services?*

[▼]

If we are unable to open a Checking account for you, would you still like us to open a Savings account?*

[▼]

To become a member of our credit union, you'll just need to open the following account as well.

STEP 6

NOTE: A Share Savings Account is required when opening a Checking Account.

A. Check the optional features you would like to include for this account.

B. Click "Continue".

Share Savings
Our **Share Savings** account is a great way to start saving. Keep your money safe and secure while earning interest with our share account.

Benefits/Requirements include:

- $5 minimum deposit to open an account
- Highly competitive rate on balances of $100 or more
- Direct Deposit is available
- ATM cards are available

More Info...

View Rates

Optional features
- ☐ ATM Card
- ☐ eStatement - Electronic Statements
- ☐ WebConnect Online Banking with Bill Pay

Minimum deposit $5.00

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STEP 7

A. Select any other accounts you would like to open by clicking the tabs.

B. You may view rates for each account by selecting the "View Rates" box.

C. All of your selected products will be listed below. You may remove or edit them by clicking the buttons on the right.

D. Click "Continue".

Available Products

Step 4

A Share Savings account is required. Please press the "Accept" button below and then you can select additional products or services.

A

| Recommended |
| Savings |
| Checking |
| Money Market |
| Certificate Account |

B Account Rate / View Rates

➕ **Santa Saver**
A **Santa Saver** account from GLCU makes your holiday travel and gift-giving season merrier. All it takes is $5 to open and start earning daily dividends, compounded and paid monthly to build your holiday cash.

Benefits/Requirements include:

- $5 minimum to open and earn
- Funds are automatically deposited into your Savings or Checking Account on November 1st
- Competitive rates

More Info...

Currently Selected Products

Product Name	Type	Dividend Rate	APY §	**C**	
Share Savings (Required)	Savings	N/A	N/A	Edit	Remove
Free Checking	Checking	N/A	N/A	Edit	Remove

§APY denotes Annual Percentage Yield

D

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Applicant Information

Step 5

Thank you for opening an account with us! To make your experience quicker, please have your social security number, ID and information for funding your account handy. The application should only take a few minutes.

Upload images of both the front and back of the applicant's driver's license to import the information.

⬆ Front of Driver's License   ⬆ Back of Driver's License

PERSONAL

	First*	Middle	Last*	Suffix
Name				

Gender * [▼]

Date of Birth * [mm/dd/yyyy]

SSN * [XXX-XX-XXXX]   Why do we ask for this?

Mother's Maiden Name * [ ]
Last name only.

Email * [ ]   Why do we ask for this?

Contact Number
Phone Type* [HOME ▼]   Phone Number* [ ]

CURRENT ADDRESS

Home Address
Address* [ ]
No PO Boxes allowed.

Zip Code* [ ]   City* [ ]   State* [▼]

Is Mailing Address different from Current Address?   ◉ No ○ Yes

IDENTIFICATION

ID Type
ID Card* [▼]   ID Card Number [ ]

Issuing details
Issuing Country [▼]   Issuing State [▼]

Issue Date [mm/dd/yyyy]   Expiration Date [mm/dd/yyyy]

EMPLOYMENT

Employment Status* [▼]

Are you an employee of Great Lakes Credit Union?   ◉ No ○ Yes

Occupation Details
Profession/Job Title* [ ]

Employer [ ]

Start Date [mm/dd/yyyy]   Employment Duration [0] Years [0] Months

Gross Monthly Income [ ]
Alimony, child support or separate maintenance income need not be revealed if you do not choose to have it considered.

Need assistance? Call (800) 982-7850

STEP 8

A. On the Applicant Information page, fill in your personal information

B. Select a response for each of the additional information questions

C. Click "Continue"

ADDITIONAL INFO

REFERRED BY
How did you hear about GLCU?* [▼]

FEDERAL TAX IDENTIFICATION
I certify under the penalties of perjury that (1) The taxpayer identification number (TIN) or social security number (SSN) provided is my/the correct TIN/SSN or that I am waiting for a number to be issued; and (2) I am a U.S. person (including a U.S. resident alien).
[I agree ▼]

FEDERAL BACKUP WITHHOLDING CERTIFICATION
I certify under the penalties of perjury that I am NOT subject to backup withholding either because: (a) I am exempt; (b) I have not been notified by the IRS that I am subject to backup withholding; or (c) the IRS has notified me that I am no longer subject to backup withholding.
[I agree, I am NOT subject to backup withholding ▼]

REVOCABLE PROXY
I do hereby appoint the Board of Directors of Great Lakes Credit Union (GLCU) who are the qualified and acting directors at the time this proxy is used, as proxies to vote for the election of directors, proposals for mergers or voluntary dissolutions, the share(s) of GLCU now or hereafter owned or held by me, as the said directors or a majority of them see fit, at all annual or special meetings of the members of GLCU hereafter held and any adjournment thereof, from time to time and year to year, until and unless this proxy is canceled by me. I understand that the proxy appointment is voluntary and not a condition of membership and may be revoked at my request.
[I agree to proxy ▼]

Do you wish to add a Joint Applicant? (What is this?)   ◉ No ○ Yes

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STEP 9

A. Choose a username and password to access your account via WebConnect (Online Banking)

C. Click "Sign Up"

Log In	Sign Up

Choose your username
[TestName]

Enter your email
[JDOE@IBEW.COM]

Create a password
[••••••••]

Password requirements:
Must be 6 to 15 characters long ✓
Password must contain at least one letter ✓
Password must contain at least one number ✓

[Sign Up]

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STEP 10

A. On the Account Funding page, choose how much you would like to fund your accounts with.

NOTE: The Share Savings Account requires a minimum of $5.00 to open.

B. Select "Mail a Check" **(In your case you do not need to mail a check or money order to open an account - you must select this to proceed in the application. Your $5 minimum opening deposit will occur through your employer/contractor's initial deposit. The $5 is your share/ownership in the credit union. It is not a fee. You will receive the money back if you close your account.)**

C. Depending on which payment method you choose, you will be prompted to answer questions verifying the account.

D. Check the box indicating that you agree to your payment method.

E. Click "Continue".

Need assistance? Call (800) 982-7850

Account Funding

Save & finish later

Step 6

We offer several methods for funding your account. Please select from one of the following.

How much would you like to deposit?

Please enter your desired funding amount for the respective accounts below.

Share Savings	$	5.00
	Minimum deposit is $5.00.	
Free Checking	$	5.00
	Optional. No opening deposit required.	
Total Deposit	$10.00	

Please select your funding method

For your convenience, we offer several ways to securely fund your new account(s).

○ Transfer funds from another financial institution

○ Transfer from Great Lakes Credit Union Account

○ Mail a check

☑ I agree to fund the account using the above method.

Note: Funds will be posted to your account(s) when authorized and received. Funds may not be available for immediate withdrawal.

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STEP 11

A. On the Review Application page, take a moment to review and edit the information you entered throughout the application process.

If you need to change your information, click the "Edit" button.

D. Read and check the box indicating that the information is correct and you authorize GLCU to use the information in order to verify your eligibility, etc.

E. Click "Submit".

F. You will then be notified that your Account was successfully opened.

If for some reason more information is needed, you will see the following screen and someone will contact you within the following two to three business days.

Review Application

Step 7

Before you submit your application, please review the information you have entered for accuracy.

PERSONAL   Edit

JOHN DOE SR

Date of Birth	12/29/1970
SSN	*********55

Contact

Email	JDOE@IBEW.COM
Cell Phone	(555) 555-5555

Physical Address

Address	555 STREET NAME RD., DEERFIELD, IL 60015, USA

SELECTED ACCOUNTS

SHARE SAVINGS

Account Type	Savings
Deposit Amount	$5.00
Dividend Rate	
APY §	

FREE CHECKING

Account Type	Checking
Deposit Amount	$5.00
Dividend Rate	
APY §	

§ *APY denotes Annual Percentage Yield*

☑ By clicking this box, you authorize us to verify the information you submitted and to obtain credit and/or debit reports concerning you. Upon your request, we will tell you if a credit report was obtained and give you the name and address of the credit reporting agency that provided the report. You warrant to us that the information you are submitting is true and correct. By submitting this application, you agree to allow us to receive the information contained in your application, as well as the status of your application. If we are unable to identify your eligibility to join GLCU, we may include you for membership through our partner, United Buying Service (UBS). UBS is a buying service that has been saving consumers money for over 40 years. There are no fees for your association with this service and they will not contact you for any reason. If you would like to visit their website to see the assistance they can provide, please visit www.ubsi.com.

Submit   Go Back

Thank You!

Step 8

We Need More Information

Thank you for your application. Unfortunately, our system was unable to automatically qualify you.

We will review your application and contact you via the online application message system within two to three business days.

Click **here** to return to the main page.

Return to Home

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