

Glass City Advantages

- You Own Glass City Federal Credit Union

Glass City is a financial cooperative owned and operated by its members. As a member of Glass City, you are also an owner!

- No Outside Stockholders

Glass City exists to provide the best possible services to members - not to churn profit for shareholders by charging high fees. The only shareholders at the credit union are the members themselves!

- Better Rates, Better Service, Lower Fees

Glass City returns all profit back to the members (after reserves and expenses) in the form of better rates, lower and fewer fees, and improved services.

- Volunteer Board of Directors

Glass City is governed through a volunteer Board of Directors. These volunteers are members of Glass City Federal Credit Union and are democratically elected by the credit union membership to represent you, the credit union member.

- Credit Unions are Not-For-Profit

Glass City Federal Credit Union returns all profits to members. Therefore, we are tax-exempt. We pass that savings back to the membership in the form of lower loan rates, higher savings rates, and better overall service.

- Deposits Insured by the NCUA

Your savings are federally insured to \$250,000 and backed by the full faith and credit of the United States Government by the NCUA, a U.S. Government Agency. In addition, Glass City Federal offers Excess Share Insurance (ESI) to you at no cost. ESI coverage provides an additional \$250,000 of insurance once your balance exceeds the coverage provided by the NCUA.

