

**Q: What are the Glass City FCU membership requirements?**

A: Membership is open to anyone who lives, works, worships or attends school in Lucas, Wood, Fulton, or Ottawa counties, as well as if you are related to any current member (spouse, sibling, parent, child, grandparent, grandchild, step-family, or adoptive family). Individuals living within a member's household are also eligible to join Glass City.

### **ONLINE ACCOUNT OPENING QUESTIONS:**

**Q: What accounts are available to open online?**

A: A Primary Share Savings account for new members joining Glass City. Existing Glass City members can open a Regular Checking (if they do not already have a Primary Checking account at Glass City ), a Secondary Savings Account, Vacation Club Account and/or a Christmas Club Account via Home or Mobile Banking.

**Q: What are the age requirements to open an account online?**

A: You must be 18 years of age to open an account online.

**Q: What do I need to open an account online?**

A: To successfully complete an online account application, you will need the following:

- Your social security number and date of birth
- An active email address
- A valid unexpired ID (driver's license ID card or passport); military ID cards may not be copied or imaged
- A mobile phone
- A debit card or credit card to fund your account

**Q: How long does it take to open a new account online?**

A: The approximate time is ten to fifteen minutes on our secure online application site.

**Q: What if my current name does not match the name on my identification?**

A: To verify your identity, the information on your identification needs to match the information that you enter in your online application. If the information does not match, you will not be able to apply online.

**Q: If I am just joining Glass City, how do I make an initial deposit to the Primary Savings account that I am opening online?**

A: A debit or credit card may be used as a one-time option only to make the initial deposit to the account (a minimum online deposit of \$25 is required; the maximum deposit amount permitted is \$50). Please note: initial funding as described must occur during the online account opening process.

**Q: How do I view the member account disclosures for my new account?**

A: During the account opening process, you must review and acknowledge the member account disclosures, fee schedule, and terms and conditions. To review these documents after opening your account, visit [glasscityfcu.com](http://glasscityfcu.com) and click on "Member Account Disclosures/Fees" in the menu at the bottom of the page. You can also request a copy of these documents at a Glass City branch.

**Q: If I am already a Glass City member, can I open an additional membership online?**

A: No, an existing Glass City account holder/member cannot open another primary membership online;

he/she must visit a Glass City branch to open another primary member relationship. However, additional eligible share deposit accounts can be opened within your existing membership of accounts.

### **QUESTIONS AFTER YOU COMPLETE ONLINE ACCOUNT OPENING:**

**Q: Will someone from the credit union contact me after the account is opened?**

A: Yes, you will first receive a text message from Glass City; a member services representative will then call you within 2 business days to verify information and complete a brief new member profile.

**Q: Do I have to come into a branch after I have opened my account?**

A: If the online account opening process was successful, there is no need to visit a branch.

**Q: Where do I find my account number in Home or Mobile Banking?**

A: On your Home/Mobile Banking account Dashboard, click on the three dots (“...”) in the upper right corner of your Primary Savings account tile, and click “show account number” to view your account number.

**Q: Can I receive paper account statements for my new Primary Savings account?**

A: Yes. When you created your Home Banking username and password, there was an option to select if you would like to receive eStatements or Paper Statements. *Please note: There is a \$1 monthly service fee to receive paper statements.* If you would like to update your statement preferences, please log in to your Home Banking account and view the statement options under the “More” tab.

**Q: How do I add a joint owner to my account(s)?**

A: - To add a joint owner who is currently a member of Glass City, please click [here](#) for full instructions.  
- To add a joint owner who is not a member of Glass City, please click [here](#) for full instructions.

**Q: What accounts are not available to open online/thru Home or Mobile Banking?**

A: At this time, you cannot open the following accounts online/via Home or Mobile Banking: Share Certificates of Deposit, Money Market Savings, Money Market Max, IRA’s, Trust Accounts, Rep Payee Accounts, Business/Organization Accounts, Custodian Accounts, Minor Accounts, or Guardianship Accounts. Please visit a convenient Glass City branch location to open any of these account types.

**Q: How do I apply for a loan?**

A: You may apply at [glasscityfcu.com](http://glasscityfcu.com) or at a convenient Glass City branch at any time.