

Banking Basics
your pathway
to Financial
Independence



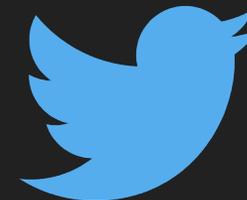
How to Open an Account

- Greater Nevada Credit Union allows minors age 16 + to open an account without a parent or guardian co-signer
- Must have government issued ID (driving permit or state ID)
- There is a \$5 membership fee, and then \$5 must be deposited into the shared savings account.
 - Additionally, they require \$5-\$25 be deposited into the checking account.
- On the application under employer put
 - **Washoe County Independent Living**

How to contact Greater Nevada Credit Union

Website: <https://www.gncu.org/>

- Member Resource Center and After Hours Call Support is available 24/7 at the numbers below. **We will respond to you the next business day if you use this email form or contact us by fax.** U.S. Mail typically takes 7-12 days for a response.
- **GNCU's Phone Number, Fax and Address**
- Phone: (775) 882-2060 or (800) 421-6674
Fax: (775) 884-7050
Mail: P.O. Box 2128
Carson City, NV 89702
- Feel free to ask us a question, post a comment, or photo on our Facebook, Instagram, Twitter or LinkedIn pages.



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Want to earn 3.00% APY* on your checking account?

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Helping More People Live Greater

Greater Nevada Credit Union is a not-for-profit, full service financial institution headquartered in Carson City that has been helping Nevadans with their financial needs since 1949. Our members are also our owners, so they have access to a full range of affordably-priced financial services and products.

Ready to start Living Greater? [Join Greater Nevada today](#)

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\$3 Monthly Service Fee

- To easily waive the \$3 monthly service fee, you must do the following:
 - Sign up for monthly e-statements
 - This means you'll get an email with your monthly bank statement vs. receiving it in the mail.
 - Use your debit card 9 times in one month



What is a debt/ATM card?



- Bank cards that allows for the payment of goods and services to be subtracted *immediately* from a bank deposit account.
- Can be used with merchants that take major credit cards—known as point of sale (POS) transactions.
- The debit card will have your name printed on it and you will need to sign the back of the card
- The credit union will activate the card and have you select a private 4 digit pin number
 - Do not use a pin that can be easily figured out like 1234 or your birthdate
 - **NEVER** share your private pin with anyone

What do you do if you forget your pin?

- It is important to always remember your pin to your ATM card, however, if you happen to forget, don't worry. All you will need to do is visit a local branch of Greater Nevada Credit Union with your debit card and they can help you re-pin it.
- Greater Nevada Credit Union is also able to put a random temporary pin on your card if you call their customer service at 775-882-2060. Once you visit a local branch, they will help you re-pin the card with a pin of your choice.

Balance Your Check Book

Date	Check #	Transaction	Credit	Debit	Balance
		Balance Forward			520.25
6/24/12	214	Shoe Store		89.99	
6/25/12		ATM Withdrawal		50.00	
6/26/12		ATM Deposit	160.00		
6/27/12	215	Grocery Store		110.59	
6/29/12		Direct Deposit Paycheck	452.17		
6/30/12	216	Rent		450.00	
7/2/12	218	Car Payment		325.15	
7/2/12	219	Electric Company		62.38	
7/3/12		ATM Deposit	65.00		
7/3/12	220	Cell Phone Company		127.16	
7/6/12		Direct Deposit Paycheck	452.17		
7/8/12	221	Credit Card Payment		85.00	

- **Balancing a checkbook means** you've recorded all additions (deposits) made to your account and subtractions (withdrawals). Each deposit and withdrawal is called a transaction. The purpose for **balancing a checkbook** is to know how much actual money you have in your checking account at any given time.
- Understanding how to balance a checkbook will also allow you to understand your online banking transaction history.

How to cash a check

- Once you're an established credit union member, you are able to cash a check at any of their local branches. They may require to see your ID before completing the transaction. You give the teller your account number and sign the back of the check.



- South Reno

6745 Sierra Center Pkwy.
Reno, NV 89511

- Northwest Reno

5150 Mae Anne Avenue, Suite 203
Reno, NV 89523

- Spanish Springs

1101 Los Altos Pkwy.
Sparks, NV 89436

- Sparks

5362 Sparks Blvd.
Sparks, NV 89436

- Golden Valley

1095 North Hills Blvd.
Reno, NV 89506

How to make a withdrawal

Visit a local branch, meet with a teller face to face, show your ID and request to make a withdrawal.

Your debit/ATM card will also allow you to make withdrawals from an ATM, just be sure to check your **available balance** at the ATM, prior to making the withdrawal.

What is available balance?

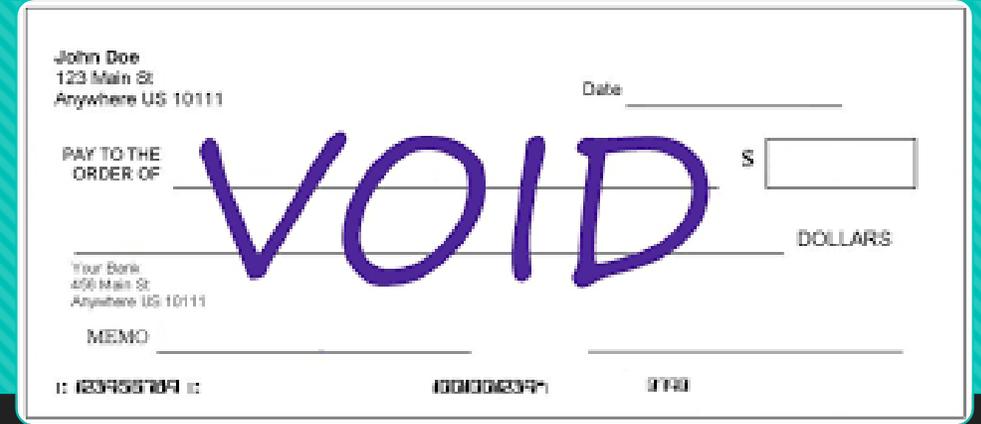
When you use your debit card and the transaction is pending and hasn't hit your account yet, you will have a balance and an available balance.

You will always want to look at the available balance as this allows you to see how much money you will have left after the charge hits the account.

How to check your balance

- Check your balance online <https://www.gncu.org/>
- Call the automated teller or Credit Union directly to inquire about your balance
 - (775) 882-2060 or (800) 421-6674
- Go into a local branch and inquire about your balance
- Use an ATM to check your balance for free
 - If you got a receipt from your last ATM transaction, this may also list your balance at the time the transaction took place

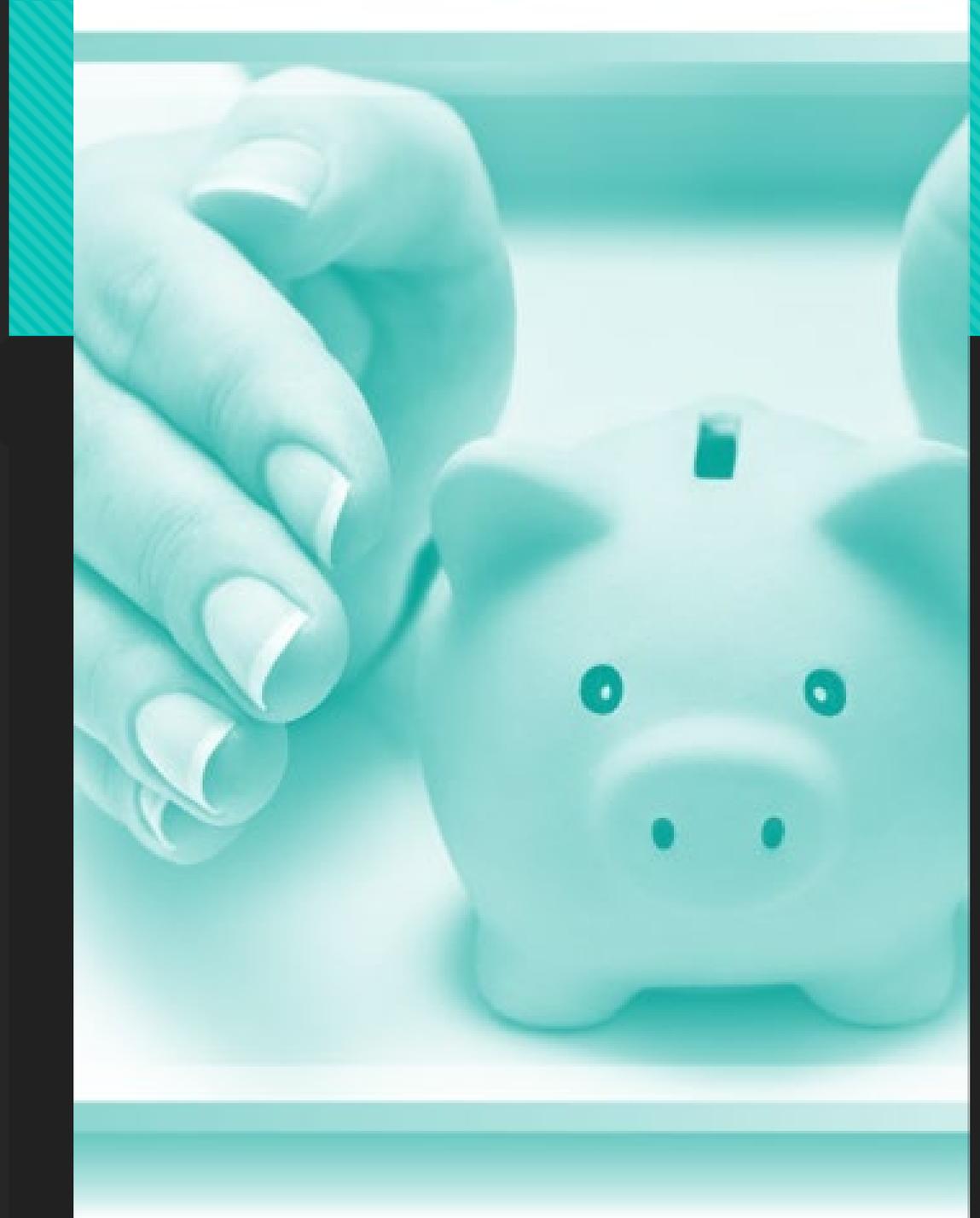
Setting up direct deposit



- **Direct deposit:** if your employer pays you electronically, they'll need your account information to get the money to the right place. You won't need to wait on paper paychecks anymore, and you won't need to deposit checks once you get them.
- Your employer will have a form that you will need to fill out with your checking account number and bank routing number.
- They may also require that you provide them with a voided check to get information needed for electronic payments.
- If you do not have a checkbook, you can ask the credit union to print a sheet of checks for you to use for this purpose.
 - There is a \$5 fee for a sheet of checks
- Greater Nevada Credit Union Routing Number: 321280143

Over Draft Protection

- **Overdraft:** Lack of sufficient funds in a checking account to cover the full amount of a check or charge.
- The credit union will charge an overdraft Fee of \$35 per transaction— to cover expenses involved to process a debit card transaction, automatic withdrawal or check that is cashed.
- **Overdraft protection: You can opt-out of over draft, making it to where any purchases that is made with your debit card that would not be covered would be automatically **denied**; therefore avoiding that \$35 fee**
 - Opting out would not cover automatic withdrawals or checks; therefore, to avoid over drawing your account, always check your available balance prior to making a purchase or writing a check.



Lost your debit card?



- Call the credit union or bank immediately to cancel your card and report it was lost or stolen so no one else can steal your money. Even if people do not know your pin number, they can still use your debit card like a credit card at a store or online.
- For Greater Nevada Credit Union call (775) 882-2060 or (800) 421-6674
 - Credit Union service representative will deactivate the card and issue a replacement,
- Watch your account for unauthorized charges to report to the credit union or bank after you've made the report so that you can get your stolen money back

What happens if I forget to report my debit or credit card missing or stolen?

- Remember to contact your bank or the store that issued your stolen or lost card immediately. You can still be responsible for a small balance but this depends on the bank or the store issuing you the card.
- If you don't inform your card issuer for more than 60 days after receiving your next statement, you'll be on the hook for all the false/unauthorized charges
- If you have questions please do not hesitate to ask your case manager or foster parent for assistance



Changed your address recently?

- **To let the post office know you are going to change your address and want your mail forwarded to your new location for 1 year, you have 2 options:**
 - Go to [USPS.com/move](https://usps.com/move) to change your address online (costs \$1.00).
 - Go to your local post office and request a Mover's Guide packet (cost is free).
- It is also very important to let your employer and your bank/credit union know about your new address as well as NV Energy, Truckee Meadows Water Authority, and your internet provider because need to reactivate service.
- Additionally, any other services sending you bills, need to know about your address change-when you turn 18 it is especially important to notify NV Medicaid if your address changes and the DMV.