



FREQUENTLY ASKED QUESTIONS (FAQs)

MEMBERSHIP:

How much do I need to open an account?

We require a minimum \$5.00 deposit to open a Share Savings Account and become a member. This \$5.00 is called “par value,” and it must remain in your account to keep your membership in good standing.

What identification do I need to open an account?

You must provide a non-expired, government issued photo identification card (ie: driver’s license, state ID). Secondary identification may be a social security card, utility bill, or paycheck stub, provided it contains the information required (name, current address, date of birth, social security number).

How am I eligible to join the credit union?

If you live, work, worship, or attend school in Cuyahoga County, you are eligible to join the credit union and become a member. If any of your immediate family or someone within your household is a member, you are also eligible to join.

Can my family join the credit union?

Yes. Once you become a member, your immediate family is eligible to join the credit union. Immediate family is defined as your spouse, partner, father, mother, sister, brother, son, daughter, grandparent, grandchild, step-parent, step-sibling, step-child, father-in-law, mother-in-law, son-in-law, or daughter-in-law.

Can I open savings accounts for my children?

Yes. We encourage you to open accounts for your children. As soon as they have a social security number, you may open a Youth Savings Account for them.

What if I move out of state?

Once a member, always a member. You may retain your membership if you move out of state. We have several eServices and a network of surcharge-free ATMs across the country allowing you to access your accounts remotely.

What is your routing number?

Our routing number is 241075658.

Are my accounts insured?

Yes. Each account suffix is insured up to \$250,000 through American Share Insurance. For example, if you have \$250,000 in a savings account and \$250,000 in a share certificate, the entire \$500,000 is insured.