

# Membership Matters

## Fall 2012 Newsletter

### Office Locations

#### **Niles - Main Office**

507 E. Main Street  
Niles, MI 49120  
Phone: 269-684-6005  
Fax: 269-684-6173

#### **Cassopolis - Branch Office**

1050 E. State Street  
Cassopolis, MI 49031  
Phone: 269-445-1951  
Fax: 269-445-1974

#### **Edwardsburg - Branch Office**

68925 M-62, Suite A  
Edwardsburg, MI 49112  
Phone: 269-414-4327  
Fax: 269-414-4329

**Website:** [www.gncfcu.org](http://www.gncfcu.org)

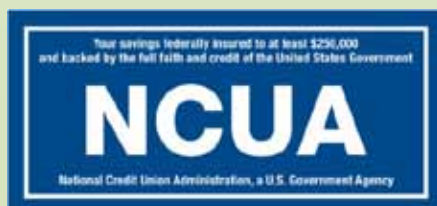
**General E-mail:** [info@gncfcu.org](mailto:info@gncfcu.org)

**Visa Credit Card Website:**  
[www.ezcardinfo.com](http://www.ezcardinfo.com)

**CU\*Talk Toll Free:** 855-429-7478  
for 24 hour account information

**Lost or stolen ATM/Debit Card:**  
800-528-2273

**Lost or stolen Visa Credit Card:**  
800-991-4961



# Now Open!



We are excited to announce that our Edwardsburg Branch is now open. This is a full service branch located at 68925 M62 (next to McDonalds).

Please stop by to see Martha, Lissa, Patty or Tammy and to learn about specials offered to our Edwardsburg members.

## Holiday Skip-a-Pay



Attention Members:

The Loan Holiday Skip-A-Pay program forms will be available starting November 1<sup>st</sup> on our website or at any branch office.

Just a reminder:

- We will no longer have the ability to process a Holiday Skip-A-Pay on any loan secured by Real Estate.
- Any loan previously approved for a hardship extension, Summer Skip-A-Pay or Holiday Skip-A-Pay may not qualify for this program in the future.

\*Please be aware that your request may not be approved based on our new loan policy guidelines. You will be contacted if we are unable to approve your request.

## Mobile Banking

Mobile Banking allows you to view account balances and details, view pending ACH transactions, view your secure Message Center and perform instant transfers between accounts all securely through your mobile device.

To get started, simply log into **It's Me 247** (On-line banking) and click on the Mobile Banking icon.



## Debit Card Round Up

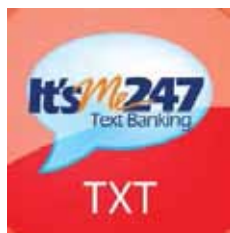
This feature allows you to “save your change” by rounding up each debit card purchase to the nearest dollar. At the end of each day, the change from each debit card purchase will be automatically transferred into your savings or sub savings account (pick your Vacation Club, Christmas Club for a great way to save!).



Ask a Member Service Representative at any Branch location to sign you up!

## Text Banking

Receive banking information in a convenient way by texting IM247 (46247). With Text Banking you can send text message commands to receive text message replies regarding the balance of your accounts. You can also enroll in e-Alerts to receive notices regarding account balances, electronic deposits or withdrawals and when a payment is due.



To enroll, simply log into **It's Me 247** (On-line Banking), click on the **Go Mobile** icon, then select **Text Banking Home** to enroll.

(Your mobile phone carrier may charge you standard text messaging fees).

## Shared Branching

We are excited to announce our participation in the Xtend Shared Branching service. By teaming with Xtend, Greater Niles Credit Union can now offer you services at over 50 credit unions with over 100 locations throughout Michigan and Northern Indiana, all with the same high level of customer service you have come to expect.



Visit our website or click on the following link for participating Shared Branch locations:

<http://search.xtendcu.com/branches/find/xtend>

## New Features through On-Line Banking

Our new On-line Banking is called **It's Me 247**. Through this site, you will have more control of your membership account!



- Open your own sub share accounts (Vacation Club, Christmas Club, etc.).
- Nickname your own share accounts. Nicknames will show up on On-line Banking, CU\*Talk Telephone Banking, on your statement and at the Credit Union. What a great way to keep organized!
- Purchase your own Certificates of Deposit.
- Set up your own ACH distribution (when payroll comes in, you can decide how much goes into each share/loan).
- View incoming ACH deposits up to three days prior to them posting to your account (based on availability of data).
- Jump. With this feature, you can “jump” to view your other accounts at the credit union, then “jump” back. You will find this feature under Account Summary.
- Update your own address/phone number. No more trips to the Credit Union when you move or change your phone number.
- Customize your On-line Banking screens. Click on Preferences to change the background color, featured picture, and more.
- You can have your password sent to your e-mail if you forget it without calling the Credit Union. You will just need to answer your security questions.

After September 10, 2012, you will be required to re-enroll in our new On-line Banking. Go to our website at [www.gncfcu.org](http://www.gncfcu.org) and click the On-line Banking button which will take you to the **IT'S ME 247** site. Enter your member number and your temporary password (which will be the last four digits of the primary member's Social Security number). For security purposes, you will be prompted to change your temporary password to a permanent password and set up security questions in order to finish logging in the first time.

# International Credit Union Week is October 15th - 20th

We LOVE our members and appreciate your business! Stop by any Branch for a chance to win fun give-a-ways all week.  
It's our way to say thanks to YOU.

## Plus enjoy lunch on us!

Join us at the  
Niles or Cassopolis Branch for our  
Membership Appreciation Day  
Cookout Thursday October 18<sup>th</sup>  
from 11:00 am to 2:00 pm.

Thank you for your Membership!



### WITHHOLDING NOTICE (FORM 2317)

Payments from your IRA are subject to federal income tax withholding, unless you elect no withholding. You may change your withholding election at any time prior to your receipt of a payment. To change your withholding election, complete the appropriate form provided by your credit union.

Withholding from IRA payments, when combined with other withholding, MAY relieve you from payment of estimated income taxes. However, your withholding election does not affect the amount of income tax you pay. You may incur penalties under the estimated tax rules if your withholding and estimated tax payments are insufficient.

## Turkey Announcement!

This will be our 9<sup>th</sup> year handing out turkeys as a special thank you for your membership. Please mark your calendar to make sure that you stop by on **Thursday November 1<sup>st</sup>** or **Friday November 2<sup>nd</sup>**.



If you would like to pick up your turkey at one of our Branch locations, please call the Branch of your choice.

**Cassopolis Branch – 269-445-1951**  
**Edwardsburg Branch – 269-414-4327**

These Branches will have a limited number of turkeys, so please call to make arrangements.

If you are unable to pick up your turkey, you can have someone pick it up for you. Just call the Niles Branch at 269-684-6005.

Did you know that we donate all of the left over turkeys to local charities, including the Salvation Army? If your turkey is not picked up, it will go to good use.

### CHANGE IN TERMS – Youth Savings Accounts

The minimum balance requirement in order to earn interest on a Youth Savings Accounts will be changing effective November 2012.

Youth Savings Accounts will now earn dividends based on a balance of \$100 or more.

For more information on dividend calculations, refer to your Truth in Savings Disclosure.

### 2012 Office Closing Dates and Other Important Dates to Remember

International Credit Union Week is October 15<sup>th</sup> – 19<sup>th</sup>  
Join us for a cook out Thursday October 18<sup>th</sup>

#### Turkey Pick Up Dates

Thursday November 1<sup>st</sup> and Friday November 2<sup>nd</sup>

**Thanksgiving** – Closed Thursday November 22<sup>nd</sup>,  
Friday November 23<sup>rd</sup> and Saturday November 24<sup>th</sup>

**Christmas** – Closed Monday December 24<sup>th</sup> and  
Tuesday December 25<sup>th</sup>

