

Membership Matters

Summer 2014 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

Toll Free Phone: 855-500-6980

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

General E-mail: info@gncfcu.org

Visa Credit Card Website:

www.ezcardinfo.com

Visa Credit Card Phone:

800-828-3901 x 0 for an operator

Lost or stolen Visa Credit Card:

800-991-4961

Lost or stolen ATM/Debit Card:

800-528-2273



Investment Opportunities

At GNCFCU we recognize that your investment needs may go beyond what traditional credit union products can offer. That is why we are pleased to introduce you to our new financial planning services available through the **Private Member Group as part of Cetera Advisors Network LLC**, member FINRA/SIPC and a full service brokerage firm: which will be located here at GNCFCU.

Through the Private Member Group you will have access to a team of investment professionals so you can receive a full array of planning and investment services at any one of our three branch locations. Advisors have full-service capacity to create a customized plan with your goals and needs in mind. A vast array of products are available including:

- Mutual funds
- Annuities
- 529 College Savings Plans
- Stocks
- Bonds
- Roth and Traditional IRAs
- Life Insurance
- Disability Insurance
- Long-term Care Insurance

These are just some of the tools used to implement your personal roadmap. We hope you will enjoy this convenience and take full advantage of our offer for a **free consultation**.

To schedule an appointment, please call any GNCFCU branch location. We look forward to continually expanding our services in an effort to fulfill all of your financial needs.

*Dream it.
Dream it.
Achieve it.*

507 E. Main Street, Niles MI 49120 □ PH: 269-262-0085

Securities and advisory services through Cetera Advisor Networks LLC, member FINRA/SIPC. Cetera is under separate ownership from any other named entity.

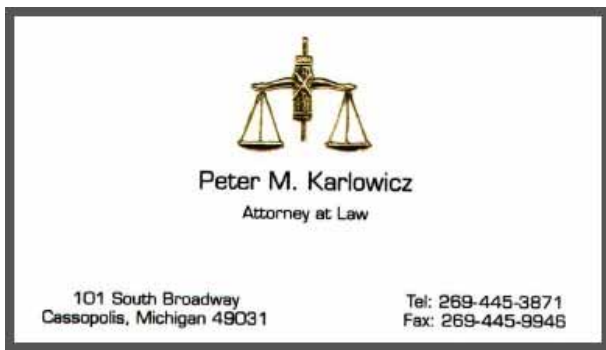
Investments are: ■ Not FDIC/NCUSIF insured ■ May lose value ■ Not financial institution guaranteed ■ Not a deposit ■ Not insured by any federal government agency.

HOMETOWN CONNECTIONS

Small Businesses * Big Rewards

Hometown Connections is a rewards card that entitles our members to specials, promotions and discounts at many local stores, shops and restaurants. We will be featuring some of these businesses in our quarterly newsletters. For a complete updated list of participating merchants and the current discounts they are offering our members, visit our website at www.gncfcu.org and click on the **Member Discounts** tab.

Pick up your **Hometown Connections** rewards card at any branch office.



If your business or employer would like to provide a discount to our membership, please contact Joan at 269-684-6005 for more details.

This is an exclusive offer for GNCFCU members.

Credit Union Update from Dave:

2014 has already been an exciting year for the Credit Union. We have had record growth in membership, our Cass office continues to grow, and our newer Edwardsburg office is exceeding our expectations.

Several new products have been introduced. These include our **Rewards Checking** account, currently paying 3% on balances in your checking account if certain criteria are met, and our **Hometown Connection** program which offers a discount to you as a member at over forty businesses in the Niles, Cassopolis, and Edwardsburg communities. A new mortgage department that now offers fixed rate mortgages with very competitive rates and closing costs, and coming this summer, our **Loyalty Pays** program explained on page 4 of our newsletter. As the name implies, **Loyalty Pays** rewards you for using our services. You can earn and redeem points to reduce fees, or purchase gift cards for simply using our different products. Also new, is our partnership with **Private Member Group**, offering financial planning services and investments in programs other than the current lower rates offered on conventional savings products. Services on this exciting new program are also listed on page 1 of this newsletter. There is an open house scheduled on July 17, from 6:00 pm -7:00 pm at the Niles Branch for our members to meet some of these financial planners. Hors' devours will be served. Please RSVP to 269-684-6005.

Although growth and new services are positive, after much thought and discussion, our Board and management team have made the difficult decision to discontinue the practice of giving away turkeys. We have been fortunate to do this for the past twelve years, but to continue doing so is not something we feel is a good business decision. The cost of this practice has continued to rise. Rising grocery costs, as well as a fifteen percent increase in new members in the last twenty four months has forced us to make this decision. We will continue our commitment to donate to charities in the communities in which we serve, paying rates above our competitors on our savings products, offering lower loan rates, and providing you with the technology that you as a member need in today's changing market.

As an alternative to the turkey give away, our new **Loyalty Pays** program offers an opportunity to earn a coupon for a turkey by using our services and redeeming points. This program will be available in August of this year. Although it will not be feasible to earn enough points to redeem for a coupon by this November, chances are that by next November you may accrue enough points if you utilize our services. Information on how to earn these points will be available soon at any of our three branch locations or on-line at www.gncfcu.org and click on the **Loyalty Pays** tab.

Thank you for your continued support of our Credit Union, and as always, I am available to listen to your thoughts and suggestions.



David Van Strien, President/CEO

Notice of Fee Schedule Changes

The following fee changes will be effective 9/1/14. Our fees continue to be competitive and lower than most banks and credit unions.

For a complete list of our fees, visit any branch or go to www.gncfcu.org and click on the **Savings and Checking** tab.

- **Savings Accounts** – NO monthly fee with \$50 balance, \$5 monthly fee if account goes below \$50.00.
- **Youth Accounts** – NO monthly fee for ages 17 and younger
- **Courtesy Pay** fee - \$28.00 per item
- **NSF** fee - \$28.00 per item
- **Money Order** fee - \$2.00 each
- **Cashier's Check** fee - \$2.00 each
- **Returned Mail** fee - \$5.00 each
- **Paper Statement** - \$1.00 each (members 18-64 years old)
- **Photo Copy** - \$2.00 per page
- **Subordination Agreement** fee - \$150 /mortgage
- **Checking Accounts** – NO monthly fee with Debit Card and e-Statements or \$50 balance, \$5 monthly fee if above criteria not met.
- **ATM/Debit Card** – New or Replacement - FREE
- **Consumer Loan Applications** – NO Processing Fee
- **Online Bill Pay** - FREE (Checking Account Required)
- **Notary Service** - FREE
- **Annual Fee** for Visa Credit Card - NONE
- **Balance Transfer** Fee for Visa Credit Card - NONE
- **ATM Transactions** within Network - FREE
- **Online Check Copy** - FREE



We are proud to announce the addition of our new **Loyalty Pays** program to reward our members for their services and loyalty to the credit union. Beginning 8/1/14, you will begin earning points for services you have with the credit union.

The more services, the more points.

Points can be redeemed for fee reversals, Visa Gift Cards, donations to local charities, and even a free turkey coupon!



Starting in August, you will be able to view your current reward points when you log in to our on-line banking **ItsMe247**.

More information including rules, a complete list of rewards and available points will be posted on our website at www.gncfcu.org under the Loyalty Pays tab.

Go Green! With e-Statements

Secure



Fast

Sign up at the Credit Union or through our Online Banking **ItsMe247**.

Simply log on and click on e-Statements.

Effective 9/1/14, a \$1.00 charge for paper statements will be assessed to members over the age of 17 and under the age of 65.

To avoid this fee, sign up today!

Rates as low as 1.99%



2014 Office Closing Dates and Important Dates to Remember

Independence Day – Closed Friday July 4th and Saturday July 5th

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Investment Open House July 17th from 6:00-7:00 pm at the Niles Branch. Please RSVP to 269-684-6005

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Labor Day – Closed Saturday August 30th and Monday September 1st

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International Credit Union Week is October 13th – 18th
Join us for a cook out Thursday October 16th

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Christmas – Closed Wednesday December 24th and Thursday December 25th

New Year's Eve – Closed at Noon Wednesday December 31st