

Membership Matters

Fall 2013 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

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

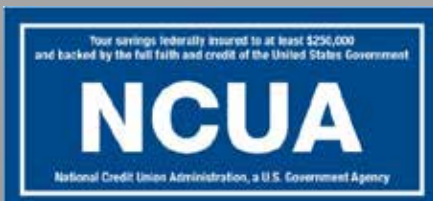
General E-mail: info@gncfcu.org

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



International Credit Union Week is October 14th - 19th

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 any Branch location for our Membership Appreciation Day Cookout Thursday October 17th from 11:00 am to 2:00 pm.



Thank you for your Membership!

Holiday Skip-A-Pay

Need extra cash for the Holidays?



The Loan Holiday Skip-A-Pay program forms will be available starting November 1st 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.

*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. Please be sure to put your contact phone number on the form.

Address Changes

- ☐ Did you know the post office will not forward bank statements?
- ☐ Did you know if you go south for the winter, you need to change your address with the credit union?
- ☐ Did you know (for your safety) accounts with bad addresses may have a hold placed on the account?
- ☐ Did you know you can change your address through our On-Line Banking **ItsMe247**? Just log in, go to Info. Center and then Personal Information.

We cannot change your address without your authorization. If you cannot change it through On-Line Banking, please stop by one of our Branch locations.



**NILES HAUNTED HOUSE
SCREAM PARK**
SUPER SPOOKY SPECIAL

855 Mayflower Rd, Niles MI
www.haunted.org or 269-687-FEAR
for more information

**40
YEARS
OF FEAR**

\$5.00 off
the purchase price
of one
Frightful Nightful
combo ticket

OPEN WEEKENDS
SEP 13 - NOV 2

Limit 1 coupon per customer. Not valid toward other ticket purchases. Void if duplicated. No cash value.
Expires: 11/2/13. Coupon Code: GNCFCU

Turkey Announcement!

This will be our 10th 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 7th or Friday November 8th.



If you would like to pick up your turkey at one of our Branch locations (instead of the Niles main office), please call the Branch of your choice to place your order.

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

These Branches will have a limited number of turkeys, so please call in advance.

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

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

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.

2013 Office Closing Dates and Important Dates to Remember

International Credit Union Week is October 14th – 18th
Join us for a cook out Thursday October 17th

Turkey Pick Up Dates

Thursday November 7th and Friday November 8th

Thanksgiving – Closed Thursday November 28th,
Friday November 29th and Saturday November 30th

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

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

