

Membership Matters

Winter 2012-2013 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

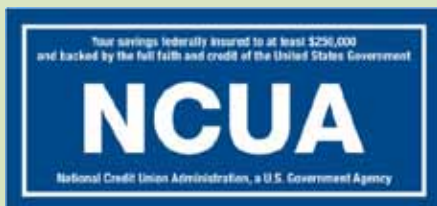
General E-mail: info@gncfcu.org

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



Get Your Tax Refund Back Faster by Choosing Direct Deposit

If you want to get your tax refund as *quickly as possible*, have your refund direct deposited into your Credit Union account. Simply follow the instructions on your return. Our bank routing number is **272483387**. For your account number, **just enter your Member Number**.



Direct Deposit is your best choice. It's free and you will have access to your refund much faster!

Why Refund Anticipation Loans are a Bad Deal:

These loans have a high price. You can lose as much as 40% of your tax refund because of fees and interest.

PLUS, because these funds are not guaranteed, we must place a 7 business day hold on all refund anticipation loan checks.

E-statement Credit

E-Statements



Members are now receiving a \$0.25 monthly credit just for being enrolled in e-statements!

It's more secure than paper statements plus it's better for the environment.

Sign up through **ItsMe247** and click on the E-Statements icon or ask any Member Service Representative.

Look What's Coming in 2013!

- Membership Rewards Program
- Loan Rebates (where we pay you to have a loan)
- Revamped Website
- 30 Year Mortgages

Watch for more details in future newsletters and on our website www.gncfcu.org



ATM/Debit Card usage in Foreign Countries

To help protect our members against fraud, all foreign country ATM/Debit Card transactions will be blocked and not approved.



If you are traveling out of the country, you should stop by any branch office to sign a waiver so that we may authorize your transactions. This waiver removes the security restrictions on your ATM/Debit Card just for the period of time you request.

ANNUAL MEETING Notice of Annual Meeting

You're invited to attend the Credit Union's Annual Meeting on Thursday March 21st at 6:30 pm at the Niles Branch.

Please join us to learn about your Credit Union's growth, success, and plans for the future. You'll have the opportunity to visit with fellow members and meet the staff.

Dinner will be served. Reservations can be made with any staff member or by calling the Niles office at 269-684-6005.

Attention Members with IRA accounts at the Credit Union:

The IRA balance furnished to you in your year end statement is your *fair market value*, which will be reported to the IRS.

It's a Boy!



Miles Avery

Born Oct 25th at 12:03 am
Weighing 8 pounds, 1 ounce

and...

It's a Girl!



Skylar Ellen

Born Oct 12th at 10:17 pm
Weighing 7 pounds, 13 ounces

Congratulations
to two of our staff
members!

Krystal from our Niles office and Torie from our Cassopolis office both delivered their babies in October.

Mommies and Babies are all doing great!

2013 Office Closing Dates and Important Dates to Remember

New Year's – Closed at 2:00 pm Monday December 31st and
Closed Tuesday January 1st

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Annual Meeting – Thursday March 21st
6:30 pm at the Niles Branch

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Memorial Day – Closed Saturday May 25th and
Monday May 27th

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Independence Day – Closed Thursday July 4th

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Labor Day – Closed Saturday August 31st and
Monday September 2nd

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

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Turkey Pick Up Dates

Thursday November 7th and Friday November 8th

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

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

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

