

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 routing number is **272483387**.

For your account number, **just enter your Member Number**.



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.

DORMANT ACCOUNTS

Within one year of inactivity, your account will go dormant. Once an account goes dormant, the Credit Union begins charging a dormant account fee of \$3.00 per month. This fee can be avoided by simply making a transaction (in any amount) to your account at least annually.

After 3 years of inactivity, we are required by the State of Michigan to close the account and send the remaining balance to the state.

Charging a dormant account fee is our way of getting your attention! If you notice a dormant account fee, we are willing to reverse it as soon as a transaction is made.

Please ask a staff person to have the fee reversed.



DID YOU KNOW ?

Address changes

Did you know you can change your address, e-mail address or phone numbers yourself through our on-line banking *ItsMe247*? Simply log on, go to **Info Center** and then **Personal Information**.

Attention Snow Birds

Did you know that your credit union statement will not forward through the post office? Please stop in any branch office or go on-line to *ItsMe247* to temporarily change your address or enroll in e-Statements.

Returned Mail

Returned mail can be costly for the credit union and causes security issues for our members. We review all returned mail and may block your ATM/Debit Card or freeze your accounts as necessary.

2014 Office Closing Dates and Important Dates to Remember

New Year's Day – Closed Wednesday January 1st

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Annual Meeting – Thursday March 20th

National Credit Union Youth Week is April 21st – 26th

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Memorial Day – Closed Saturday May 24th and Monday May 26th

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

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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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Thanksgiving – Closed Thursday November 27th, Friday November 28th and Saturday November 29th

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

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

Membership Matters

Greater Niles Community
Federal Credit Union

Winter 2013-2014 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

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

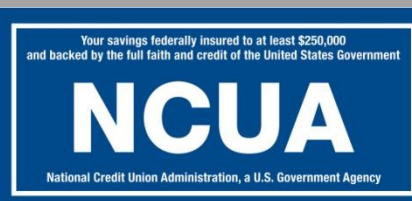
General E-mail: info@gncfcu.org

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



Welcome Joan Keeler Niles Branch Manager



We are excited to announce the addition of a Branch Manager at our Niles location. This is a new position for this office. In her new role, Joan will be responsible for the teller and member services staff as well as new business development.

Joan grew up in a small town in Iowa and feels right at home in Niles! She has worked for credit unions in Chicago and also in South Bend. Her husband is a teacher at Eastside Connections in Niles. Two daughters keep her busy outside of work.



Stop in to see Joan and mention this newsletter to receive a free gift!

ANNUAL MEETING Notice of Annual Meeting

You're invited to attend the Credit Union's Annual Meeting on Thursday March 20th at 6:00 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.



Introducing ^{3%} Rewards Checking

We are proud to announce that our checking accounts will begin earning 3% APY interest starting January 1, 2014!

All members with checking accounts have *automatically* been converted to our new **Rewards Checking** account.

Earning interest on your checking account is simple:

1. Enroll in e-Statements
2. Have a direct deposit into your checking account
3. Make 15 debit card transactions per month (Credit/Signature based only)
4. Login to **ItsMe247** (our online banking) at least once per month

And, as an added benefit:

We will refund ATM fees incurred during the months you qualify to receive interest in your **Rewards Checking** account (up to \$10 per month).

**Don't have a checking account with us,
open one today and start earning 3% APY!**

Interest will be paid based on your average daily balance up to \$15,000.
Interest will be paid monthly providing all criteria above is met.
Certain business accounts do not qualify for this program.

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.

We are pleased to announce an exclusive discount
for our members at
Scott Wilson Heating & Air Conditioning, LLC.



Contact Scott at (269) 683-3550
www.wilsonheat.com

Do you have old record albums taking up space in your basement, garage, or attic? Do you have cassette tapes but no way to play them? Feifar Productions can help you by converting albums and cassette tapes to either a CD or an MP3 file!



FEIFAR PRODUCTIONS

Contact Robert S. Feifar at (269) 683-8419
Feifar Productions - www.feifarproductions.com

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

The **Invest in America** program was established at the end of 2008 to support credit unions and their members. Thanks to this partnership, we can offer our members terrific discounts on a new car, online shopping, flowers, wireless services and more. Visit www.lovemycreditunion.org for a complete list.

Turbo Tax:

Invest in America makes filing taxes affordable with Turbo Tax and Jackson Hewitt discount programs. Sign up and discover the savings this tax season.

ADT:

Residential ONLY! Monthly monitoring plans starting at \$34.95. NEW CUSTOMERS ONLY!!!

** Newest product offered! \$425 exclusive credit union member savings in additional equipment:

- Glass break sensor
- Fire & Emergency panic alert
- 1 additional wireless remote control
- 3 additional window/door sensor

Shop America:

Shop. Earn. Get Paid.

Earn cash back at over 1,500 online retailers. Every time you earn **\$15 or more** in cash back from your purchases, you'll receive a check with the cash back you earned! Start shopping and discover the savings!

Sprint:

- ♦ Save 10% on select regularly priced service plans
- ♦ Save 15% on select business accounts
- ♦ Waived fees for activation and upgrades.

GM Discounts:

Bigger. Simpler. Better
Save on eligible, new Chevrolet, Buick or GMC vehicles with the credit union discount. Combine the discount with other current offers to save even more!

Auto Club:

Just a phone call away, waiting to assist you!

- ✓ Emergency Roadside Assistance
- ✓ Emergency Tow
- ✓ Emergency Lockout
- ✓ Emergency Ambulance Service
- ✓ Flat Tire Repair
- ✓ Fuel Delivery Service

 lovemycreditunion.org