

Membership Matters

Greater Niles Community

Federal Credit Union

Fall 2014

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

Fall Neighborhood Events

The Niles Haunted House Scream Park is not just scary, it is considered by many to be one of the top haunted attractions in the country! Certainly one of the largest, the Niles Haunted House offers 44 acres of blood-curdling fear! Unlike other haunted houses, Niles rebuilds all 6 attractions each year to provide you with completely new and unique shows. While you're trembling, you'll be helping a good cause. In 2013, the Park generated more than \$82,000.00 for local charities! The Niles Haunted House is a non-profit community project that utilizes approximately 150 to 200 volunteers per night to staff its various attractions. This attraction **opens the weekend of September 12 and runs through November 1.**

September 20 – Youth Day in Niles. There is a parade, free food, and games for the kids. Credit Union employees will be working at this event again this year.

September 25 – 28 – Four Flags Apple Festival in Niles includes carnival rides, arts & crafts, and entertainment.

October 4 – 2nd Annual Cassopolis Fall Fest is scheduled at the Village Hall from 10:00 am – 5:00 pm. Many activities will be available including a hayride, a pie making contest, an open microphone, a pumpkin carving contest and more! Some of our Cassopolis Branch employees will be at this event so please look for our table!

October 11 - 8th Annual Fall Festival and Giant Pumpkin Contest at Dussel's Farm Market in Cassopolis from 12:00 noon - 3:00pm.

October 25 – Niles Noon Optimists annual Great Pumpkin Race will be taking place from 10:00 am to 3:30 pm at Second & Dey Street in Niles. Credit Union CEO, Dave VanStrien, is a member of this club and will be on hand for part of the day's festivities.

October 25 – Library Costume Contest and the YMCA Harvest Fest will take place at the Niles-Buchanan YMCA from 1:00 pm – 4:00 pm.

October 25 – Downtown Niles Safe Trick or Treating on Main Street goes from 4:00 pm – 5:00 pm. Employees from our Credit Union will be handing treats out!

October 31 – Remember to dress up in a costume, get some free candy, attend or throw a Halloween party, and then visit a Haunted House. If you are extra adventurous also stop at a pumpkin farm and run through a corn maze.

November 15 – Variety Show and Pie Auction at 7:30 pm at the Barn Swallow Theatre in Edwardsburg.

Your savings federally insured to at least \$250,000
and backed by the full faith and credit of the United States Government

NCUA

National Credit Union Administration, a U.S. 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.



307 E. Main Street, Niles, MI - 269.684.1556 - <https://www.facebook.com/sentimentsbridalshoes>



Adams
Therapeutic Massage, LLC
Helping You Heal

26228 Yankee Street, Edwardsburg, MI - 269.358.3345
www.AdamsMassage.com

If your business or employer would like to provide a discount to our membership, please contact any of our branch managers at 269-684-6005 for more details.
This is an exclusive offer for GNCFCU members.

DEBIT CARD ROUNDUP



- Every time you use your debit card, the transaction will be rounded up to the nearest dollar, and at the end of the day, the increased amount from each of your transactions will be transferred from your debit card checking account into a designated account as a single transaction.
- **The program is FREE.** There's no cost to enroll. Also, the round-up transfer will only happen if you have extra funds at the end of the day; it won't ever overdraw your account.
- Simply stop in or call a Member Service Representative and tell them you want to sign up for **Debit Card Round Up!** Once you're enrolled, these transactions will show up in your designated account within **It's Me 247** Online Banking.

TIPS to Fight Fraud

1. Immediately report lost or stolen cards to the Credit Union. If it is after hours, then call 800-528-2273 to report the missing card.
2. Cover the ATM PIN pad when entering your number.
3. Choose a credit and debit card PIN that is difficult to guess, but easy for you to remember.
4. Do not reply to any email, text or phone requests for your social security number, credit or debit account number or any other personal information.
5. Monitor your credit report, credit and debit card accounts and statements for unauthorized transactions.
6. Shred all credit and debit card statements or financial documents before you throw them away.
7. Before making purchases online with your credit or debit card, make sure the website is secure and the company is reputable.
8. Update anti-virus and spyware software regularly.



Enjoy lunch on us!

Join us at any Branch location:

Membership Appreciation Day Cookout

Monday, October 13th
from 11:00 am to 2:00 pm



NILES HAUNTED HOUSE SCREAM PARK

855 Mayflower Rd, Niles MI

www.haunted.org or 269-687-FEAR for more information

Special deal for GNCFCU account holders!

\$5.00 off
the purchase price
of one

Frightful Nightful
combo ticket

OPEN WEEKENDS SEP 12 - NOV 1

Limit 1 coupon per customer. Not valid toward other ticket purchases. Void if duplicated. No cash value. Expires: 11/2/14. Coupon Code: GNCFCU

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:

- Holiday Skip-A-Pay cannot be used for 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.

You are invited to the Cassopolis Branch!

The annual Public Safety Day at the Cassopolis Branch from 11:00 am -1pm. The Sheriff Department, Fire Department, and Emergency Medical Services will be on site at the Cass Branch to do free finger printing and eye screening for the children of the community. Lunch will be served.

Congratulations, Torie!

Tyler Scott

Born 8/12/14

9:28am 8.1 pounds 21 inches



WITHHOLDING NOTICE (FORM 2317)

- Distributions 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 by completing the appropriate form.
- 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.

Please note

On November 1, **Christmas Club** accounts will be transferred to **Savings Accounts**



Earn
Points



Thank you for your participation in our Loyalty Pays program. We value your membership and your loyalty. Beginning 8/1/14, you started 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!

Redeem
Points

	Points
Share Account	
Checking Account	100
Negative Savings Account	-250
Money Market (Premier Savings)	25
Additional Savings/Sub Accts	10
Savings Bal to \$2499	0
Savings Bal to \$4999	10
Savings Bal to \$9999	15
Savings Bal to \$24999	20
Savings Bal to \$9999999	25
Certificate of Deposit	10
IRA Certificate of Deposit	10
IRA Share	10
Loans	
Loan Bal to \$4999	25
Loan Bal \$5,000-\$9,999	50
Loan Bal \$10,000-\$49,999	150
Loan Bal \$50,000-\$99,999	250
Loan Bal \$100,000 +	350
Delinquent Loan	-250
Auto Loan	50
Home Equity Loan (2nd & HELOC)	100
Mortgage (1st)	200
VISA Credit Card	50
Other Loan	50
Convenience Services	
ATM Card	10
Debit Card	100
Direct Deposit (payroll or ACH)	100
Automatic Payment of your Loan	50
ACH Payment to your Loan	50
It'sMe247 Online (used this month)	50
Telephone Banking	10
Bill Pay	50
eStatements	50
Valid eMail Address	5
eNotice Enrolled	5
eAlert Enrolled	5
Mobile Text Banking	5
Wrong Address	-50
Refer a Member	500
Loyalty	
Years of Membership	5 pts for 10+ yrs

.10% Discount on Auto, Boat, RV	8,000
.25% Discount on Auto, Boat, RV	12,000
.25% Unsecured Loan Discount	7,500
.05% Bonus on CD (upto \$10k)	1,000
Visa Gift Card Fee (when purchasing card)	1,000
\$25 Visa Gift Card	10,000
Turkey Coupon (Martin's or Hardings)	8,000
Charitable Donation of \$25.00	10,000
Stop Payment (per transaction)	2,000
Cashier's Check Fee (per transaction)	1,000
ATM Fee (per transaction)	1,000
Money Order (per transaction)	500
NSF or Courtesy Pay Fee Waived (per item)	4,000
Temporary Checks (per sheet of 4)	500
Plastic Card Replacement (per card)	1,000
PIN Replacement (per PIN)	1,000
Stadium Blanket	10,000
Free Box of Duplicate Checks	2,000