



## Spring Issue 2013

### New Extend Hours

#### Lobby & Drive-thru Hours:

Monday – Thursday: 8:00 am – 4:30 pm

Friday: 8:00 am – 6:00 pm

Saturday: 9:00 am – 1:00 pm

Join YOUR Grand Trunk (BC) Employees Federal Credit Union in **Celebrating 68 Years!**

**68th Annual Meeting Saturday, April 20, 2013 5:30 Social 6:00 Dinner**

Holiday Inn 12812 Harper Village Dr Battle Creek

**Tickets on sale NOW  
\$10.00 each!**

## Message to Members

### Dear Members,

As we begin 2013, you may be thinking about ways you can save money. At Grand Trunk (BC) EFCU we offer services that can help you streamline your finances that could have a positive effect on your wallet.

Our online services like It'sMe247 (online banking), bill pay, text banking and mobile banking give you access to your accounts 24/7. With the online services you are able to be in more control of your own personal finances than ever before. Allowing you the flexibility and freedom while in the comfort of your home.

We take great pride in offering you the services that can help you financially achieve your goals. Our staff is here to discuss the products and services to ensure that you can make a positive change for 2013.

We are grateful to be a part of your financial plan.... now and in the future. Being a part of the Grand Trunk (BC) Employees Federal Credit Union family allows you access to many great services.

Do the youth in your family have accounts with us? The credit union is joining the national youth week celebration, so come join us in the event. We would like to see them open an account and become part of the Little Engineers Club. Once they open an account they will receive a piggy bank to start saving. Youth week is April 21st - 27th 2013 and we would like to see our youth open accounts and begin the savings game.

**Thank you for your membership,**

**LuAnn M. Schott  
Manager/Treasurer**

### Location:

1275 North Raymond Road

Battle Creek, MI 49014

(269) 965-1381

Fax: (269) 965-0034

Loan Fax: (269) 965-6558

[www.grandtrunkcu.com](http://www.grandtrunkcu.com)

### Holiday Closings:

**Memorial Day** Monday, May 27, 2013

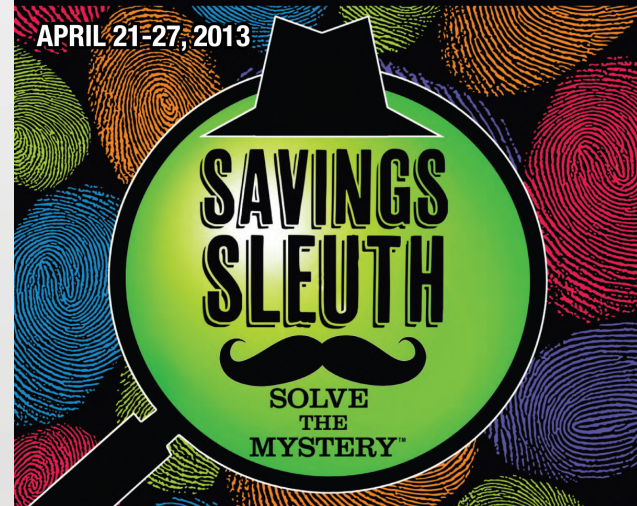
### New Extended Hours!

We're now open later on Fridays and Saturdays

*(Hours are posted at the top of this newsletter)*

## NATIONAL CREDIT UNION YOUTH WEEK™

**APRIL 21-27, 2013**



### Our Mission:

The Grand Trunk (BC) Employees Federal Credit Union's sole purpose is to serve our members. As a member-owned, not-for-profit financial cooperative, the Grand Trunk (BC) Employees Federal Credit Union's commitment is to our MEMBERS!



Grand Trunk (BC) Employees Federal Credit Union is an Equal Housing and Equal Opportunity Lender.

Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government. NCUA a U.S. Government Agency.



You can visit more than 200 of our shared branch locations. To find out more visit [grandtrunkcu.com](http://grandtrunkcu.com) and look for the xtend shared branching logo or call (800) 524-2402



## Social Networking Security

If you use Facebook, MySpace, LinkedIn, or any Social Networking Community website, you may want to take a closer look at your privacy settings. The US-CERT, (United States Computer Readiness Team), offers some good tips on Staying Safe on Social Network Sites. Among the important tips is simply recognizing that information you post on the web for your friends to read may be open for the world to read.

To learn more visit our securities website at: [www.cusecure.org](http://www.cusecure.org).



Switch to E-Statements  
for a chance to

**Win A Canon Rebel**

**18 Months** of statements will be available online

**An Email Notification** will be sent each month when your statement is ready

**Enter The Contest** by enrolling for E-Statements through **It's Me 247** by clicking on "Info Center" then "eStatement Options" and completing the enrollment.

## Rates as low as

**1.99% 24 to 36 months | 2.49% up to 60 months**

STACK UP THE SAVINGS TO A NEW AUTO!

- YOUR Credit Union's Low Interest Rate
- Thanks to GM's Credit Union Member Discount, all current and eligible credit union members can receive preferred pricing when they purchase an eligible, new GM vehicle.
- Free Life Insurance on Loans up to \$30,000 Aggregate Balance offered by YOUR credit union

Grand Trunk (BC) Employees Federal Credit Union would like to explain 0% financing. When you are offered 0% financing or a rebate take the rebate and save with a loan from GT (BC) EFCU! Choose with confidence once you read what we have to tell you. If offered the choice of a rebate or the dealers 0% financing, choose the rebate, subtract the rebate from the sales agreement! Financing the lower amount with a great rate at GT(BC) EFCU could save you a significant amount, paying less than you would had if you paid full price with the dealer's 0% financing. In addition, with credit union financing you would also get the life insurance coverage at no direct cost to you. The life insurance is provided by the credit union up to a \$30,000 aggregate balance. We've got you covered here at GT (BC) EFCU!!!! Check out the example below before you buy...

Grand Trunk (BC) EFCU's 2.49% APR* financing	Dealership 0% Financing
Vehicle Purchase Price	\$25,000.00
Dealership Rebate – IIA	\$3,000.00
Final Loan amount	\$22,000.00
60 monthly payments of:	\$390
Total Cost paid:	\$23,400.00
Total Saved:	\$1,600.00

Don't forget the **additional free life insurance** paid for by your credit union of \$30,000.00!

\*APR = Annual Percentage Rate. 100% financing available for approved borrowers. New/Used/refinanced auto loan rate example 60-month loan at 2.49% APR. Other terms available, call for details. Dollar amounts are approximate values. Used/refinanced car terms based on vehicle's model year and amount financed. The rate for New/used/refinance auto loans is determined by terms, application and credit history. Your actual rate may be higher. Rate effective 2/19/2013 and is subject to change without prior notice.



**GRAND TRUNK (BC)**  
EMPLOYEES FEDERAL CREDIT UNION



**Board of Directors:** Milford Anguilm | Chris George | Sue Bess | LuAnn Schott | Janice Austin | Larry Gilbert | Neils R. Hopkins  
**Supervisory Committee:** Helen Tupper | Mike Cole | Carolyn Heath