



## Fall Issue 2013

### Updated Hours

Monday - Thursday

Lobby & Drive Thru 8:00am - 4:30pm

Friday

Lobby 8:00am - 4:30pm

Drive Thru 8:00am - 5:30pm

Saturday

Lobby & Drive Thru 9:00am - noon

## SECOND NOTICE

### CUNA MUTUAL GROUP

Loan Protection and Life Savings *Pre-Notification of Cancellation*

#### Dear Members,

Grand Trunk BC EFCU is committed to offering our members the best service possible. However, we are not able to control our product line of services that we offer to our members on occasion. We regret to inform you that our life insurance partner CUNA Mutual Group has informed us of their intent to exit the Loan Protection and Life Savings Product lines. These products were both developed more than 75 years ago and have been in a steady state of decline for the last several years. CUNA's exiting of these product lines comes from a decline in the demand of the Loan Protection and Life Savings products by other credit unions. That was not the case with Grand Trunk (BC) EFCU; we continued to provide the insurance to our members and are sincerely disappointed with the decision of CUNA Mutual Group.

Per the terms of our contract, your coverage will expire on February 28, 2014. All claims incurred before that date will be honored.

**For Life Savings accounts (002)** - This insurance has been provided at no cost to you for eligible share deposits up to a maximum of \$2,000. You will have an opportunity to convert to a guaranteed individual member-pay life insurance product called Primary Protection. We will provide more information on that option as our coverage expiration date nears. Please refer to your Life Savings Certificate for more information.

CUNA Mutual Group will establish a toll-free number you can call closer to our coverage expiration date. Should you wish to replace your existing Life Savings protection with an alternative form of life insurance, their staff is available to discuss coverage options that best fit your needs. They will review your situation with you and provide guidance to ensure you have the right type and amount of insurance protection for you and your family. Please watch for more information in the next several months as it becomes available.

**For Loan Protection** - This insurance has been provided at no cost to you for eligible member loans with an aggregate balance of \$30,000. All coverage will cease on February 28, 2014 with no guaranteed conversion options available.

As a new service, Grand Trunk BC EFCU will begin offering credit life and disability insurance on all consumer loans. An open enrollment is available during the months of January and February, 2014 allowing members to enroll in this coverage without any underwriting questions. All other eligibility requirements will be enforced including an eligibility age of 66 for Disability and 71 for Life coverage. A full cost disclosure of details for this coverage will be available to help you decide if this option to replace your Loan Protection coverage is right for you.

*Sincerely*  
**Board of Directors**



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

#### 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:

*Closed Thanksgiving Day* Nov. 28th

*Closed Friday* Nov. 29th

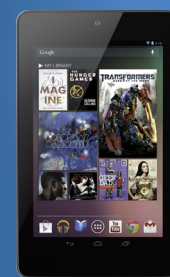
*Christmas Eve* Dec 24th 8:00am - noon

*Closed Christmas Day*

*New Year's Eve* 8:00am - noon

*Closed New Year's Day*

*Use Your Debit Card\**  
*for a chance to win*  
*a Google Tablet!* Signature-Based Transactions Only!



See back for more details

#### 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.

## Signature Loan Special

7% for twelve (12) months  
for qualified members

Effective: November 1, 2013  
thru January 31, 2014



## Sign Up for E-Statements

- You can view a 18 month history of your account
- Your statement is available sooner than a mailed copy
- It's safer than being delivered to your mailbox

To sign up for e-statements go to the credit union's website at [www.grandtrunkcu.com](http://www.grandtrunkcu.com) and click on **It's Me 247** sign in and click on personal preferences and sign up for e-statements. If you need assistance contact the credit union at (269) 965-1381.

## Stay connected With online banking

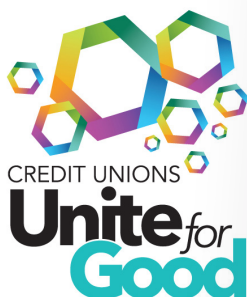
*Now you never have to be more than a click away from knowing your account balances or transferring money from one account to another. Quickly and easily access your money by visiting our website and clicking on the It's Me 247 login button today!*



196 million people choose Credit Unions as their best financial partner. Join us for International Credit Union Day October 17th, 2013! YOUR Credit Union will be serving apples, donuts, and cider to celebrate OUR members and other credit union members across the world.



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



*Use Your Debit Card\*  
for a chance to*

## A Google Tablet

*\*Signature-Based Transactions Only*

Everytime you use your Debit Card with a signature you will be entered for a chance to win a Kindle Fire from Amazon.



One (1) Prize Winner will be selected on or about December 6, 2013 by a random drawing from all qualified entries received by a participating credit union between October 1, 2013 and November 30, 2013. Each time an eligible member uses their Debit Card with their signature during the contest period they will be entered in the contest allowing for multiple entries. PIN-based transactions will not be entered in the contest. See your credit union for complete details, including contest rules, restrictions and alternate method of entry. Void where prohibited by law.

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

