



Fall Issue 2014

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

Message to Members

Dear Members,

Unfortunately, in today's world and throughout the financial institution industry as a whole, fraud is on the rise. Our ATM/Debit and VISA cards department works hard to keep you protected, and has put together a list of recommendations to keep yourself and the credit union protected.

*Let us know your travel dates and destination. Often times proposed fraud gets detected if you conduct a transaction at an unusual location without our system knowing.

*Make sure your phone number is up to date with the Credit Union. If we need to call you about potential fraud we can reach you promptly.

*Remember to keep your pin separate from your ATM/Debit card. Put your pin in a safe place that you can reference it if you need to.

*Don't use your Debit Card online. Remember when you give out your card number they have direct access to your checking account. (Consider Paypal)

*Protect your ATM/Debit Card as if it were cash!!!

*If you lose your card REPORT IT RIGHT AWAY! VISA cards call VISA directly at 1-800-828-3901. ATM/Mastercard Debit Cards call the credit union during normal business hours, or after hours call 1-800-236-2442.

These are just a few things to keep you protected!! The most important thing is to monitor your account and double check your statements every month.

Thank you for your membership,

LuAnn M. Schott
Manager/Treasurer

Important Notice to Debit card holders:

Change to MasterCard Rules found in your Electronic Funds Transfer Disclosure The new MasterCard liability rules make the following revisions effective **October 17, 2014**:

- The zero liability rule will now apply to all transactions conducted with a MasterCard branded card. Previously, zero liability only applied to Point-of-sale transactions.
- A cardholder will not be liable for any unauthorized transaction, as long as 1) the cardholder has exercised reasonable care in safeguarding the card from risk of loss or theft, and, 2) upon becoming aware, **promptly reporting the loss or theft to the issuer.**

Previously, if the above conditions were not met your liability was limited to a maximum of \$50 for transactions conducted by the unauthorized use prior to your notification to us. This maximum of \$50 has been removed.



You can visit more than 200 of our shared branch locations. To find out more visit 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

Holiday Closings:

Closed Thanksgiving Day Nov. 27th
Closed Friday Nov. 28th
Christmas Eve Dec 24th 8:00am - noon
Closed Christmas Day
New Year's Eve 8:00am - noon
Closed New Year's Day



Doing good is something credit unions take seriously, locally and globally. This cooperative spirit of people helping people has led to life-changing opportunities. On October 16, 2014 credit unions around the world will unite behind the message of "Local Service. Global Good" for International Credit Union (ICU) Day. Share in this powerful credit union vision and celebrate with more than 200 million people worldwide to establish credit unions as our best financial partner.

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, 2014
thru January 31, 2015



Prepare for What is Next

Learn more about how to start saving today.



Social Networking Security



CU*SECURE
Are You Safe?

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



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 | Charles Hoekstra | Mike Cole | Carolyn Heath | Ric Hill



Use Your Debit Card
for a chance to win*

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 tablet from Google.



One (1) Prize Winner will be selected on or about December 6, 2014 by a random drawing from all qualified entries received by a participating credit union between October 1, 2014 and November 30, 2014. 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.