

Spring Issue 2015

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

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:

Good Friday
Friday, April 3

Memorial Day
Monday, May 25

Independence Day
Saturday, July 4



You can visit more than
250 of our shared
branch locations.
To find out more visit
grandtrunkcu.com or
call (800) 524-2402

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 rolling out the red carpet for its **70th anniversary Annual Meeting**

Tickets on sale April 1st

FRIDAY, APRIL 24th

5:30 Social
6:00 Dinner

Holiday Inn 12812 Harper Village DR, Battle Creek

Message to Members

We have WISE advice for our WISE members!!!

LEASING VS BUYING and financing with your Credit Union

Keep your personal information and business with us! Would you normally give out personal information to just anyone?

Leasing Cons

No Ownership
No Equity
Limited on Miles... **YIKES!**
Expensive in the long run
Higher Credit Score required
Wear & Tear cost add up
Hidden fees

Leasing Pros

New car every few years

Walk away from Auto at end of lease if not over on mileage and don't owe for repairs... Yikes!!

Owning/Buying and Financing with US

- You are the proud owner of your NEW/USED Auto.
- If you take the rebates and finance with us you automatically owe less on the auto!
- Low interest rates
- You can sell or trade into a different auto when you choose!
- No issues with the miles you put on your auto. Freedom of the road!!
- Annual Skip Pay allowed

ATM/Debit Card TIPS!!!!

ALWAYS ALWAYS Safeguard your Cards!!!! Never keep your pin with your card!!!!

- Never give your card or pin # to anyone!
- Don't set your monthly bills to come out of your account using your debit card. This is giving access to your account and authorizing the transactions even in the future because they are recurring payments.
- We advise not to use your debit card or Visa online, especially if it's a website that is sketchy!
- Set up a PayPal account to protect your purchases online!
- If the Merchant's machine or ATM looks unusual DO NOT USE IT!

Thank you for your membership,

LuAnn M. Schott
Manager/Treasurer



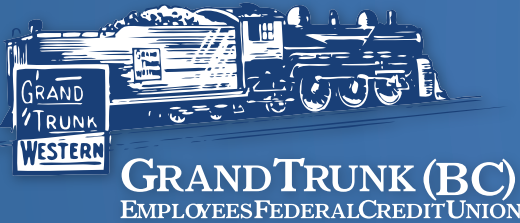
www.grandtrunkcu.com



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.



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NEVER EVER

give your account number out! For lost or stolen cards please call the numbers below after hours...

LOST or STOLEN VISA Card

1-800-828-3901 or 1-800-991-4961

LOST or STOLEN ATM/Debit Card

1-800-236-2442

Account Update

Time flies by and we recommend that you update your owner and contact information. Contact a member service representative to verify that your beneficiary and/or joint owners are still accurate. Please make sure the credit union has your current address and phone number for contact information.

SWITCH TO E-STATEMENTS for a chance to win a CANON CAMERA!



One (1) Prize Winner will be selected on or about June 8, 2015 by a random drawing from all qualified entries received by a participating credit union between April 1, 2015 and May 31, 2015. Eligible members can 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. No purchase necessary. See your credit union for complete details, including contest rules, restrictions and alternate method of entry. Void where prohibited by law.

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

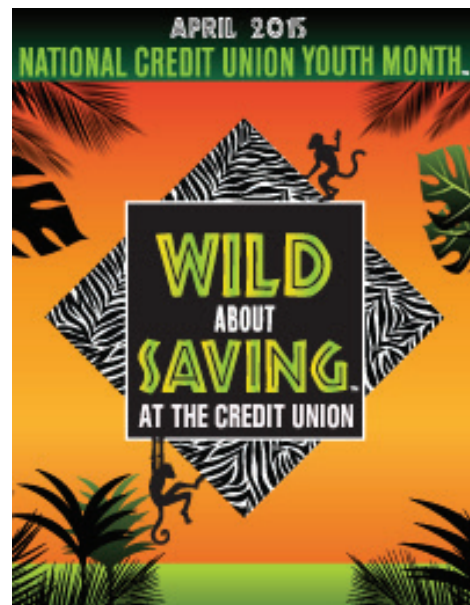


Stop by during Youth Month, April 2015 to show the youth in your life how to get Wild About Saving! This April, youth can take a walk on the wild side at the credit union. This year's theme, "Wild About

Saving™," encourages youth to use resources available at the credit union to help them cut their way through the jungle of financial responsibility. Before long, they'll be leading their own savings safari.

Great things are happening during youth month:

- *Open a youth account and be entered into a drawing for a T shirt.
- *Little Engineer Club Members make a \$5.00 or more deposit into your account, and be entered into a drawing for Binder Park Zoo tickets. (One Adult and one youth)
- *Current or new Little Engineers Club members can color a picture for a chance to win a bag full of goodies!



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 Emergency 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