

## Fall 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](http://www.grandtrunkcu.com)

### Holiday Closings:

Thanksgiving  
Thursday, November 26  
Friday, November 27

Christmas  
Thursday, December 24  
Open 8:00am-noon  
Friday, December 25

New Year's  
Thursday, December 31  
Open 8:00am-noon  
Friday, January 1



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

**USE YOUR DEBIT CARD  
for a chance to win an  
IPAD MINI!**



Ask us how today!

### Message to Members

Dear Members,

#### Chip Card Technology coming to Grand Trunk (BC) EFCU

Your GTEFCU Visa® credit cards will soon offer built-in chip technology. These cards offer enhanced security, global acceptance, and are still easy to use.

**Ready to go:** Retailers in the U.S. are starting to adopt chip technology. We are updating our cards so you will be ready when they are.

**Easy to use:** For now, simply swipe as usual. Once the merchants adopt this technology, the terminals will prompt you to insert your card into the machine.



1) Insert card into reader.



2) Follow directions to complete transaction.



3) Remove card from reader.



Existing GTEFCU Visa® credit cards will begin the reissue process with chip technology as your cards expire. This process will begin starting as soon as October. Debit cards (MasterCard®) will begin the reissue process soon thereafter.

Please remember, continue to use your current Visa® and MasterCard® as you normally do. Nothing will change until the merchants adopt this technology and then they will prompt you to insert your card as above instead of swiping like you do now. Continue to watch for updates or any changes on our website.

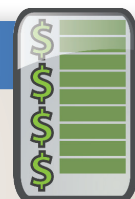
*Thank you for your membership,*

**LuAnn M. Schott**  
Manager/Treasurer

### 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

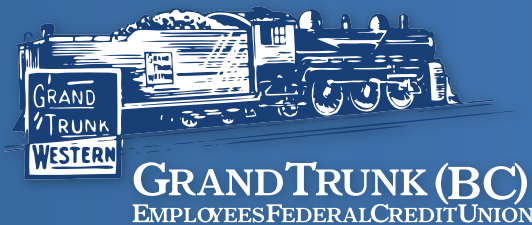
To sign up for e-Statements go to the credit union's website at [www.grandtrunkcu.com](http://www.grandtrunkcu.com), click on **It's Me 247** sign in, then click on "Info Center" and under "My Preferences" click on "eStatement Options". If you need assistance, contact the credit union at 231-947-7600 or 800-343-1015.



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.



## Protecting What Matters Most

We know that when it comes to the important things in your life, you are willing to protect them at all costs. We feel the same way when it comes to your information, your accounts, your identity, and most importantly, your money.



On October 15, 2015, credit unions around the world will celebrate International Credit Union Day (ICU Day).

Since 1948, on the third Thursday of every October, credit unions have celebrated a simple but radical idea—that by working together, people can improve their financial well-being. "People helping people," this year's ICU Day theme, is the foundational philosophy of the credit union movement, going back to the very beginning.

So when we wish you a Happy ICU Day at Grand Trunk (Battle Creek) Employees Federal Credit Union, know that we're thanking you for belonging to a movement that's helping your neighbors—and people around the world—grow and thrive and follow their dreams.

Celebrate with YOUR credit union on ICU Day with donuts and cider in the lobby!

### 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!

**Board of Directors:** Milford Anguilm | Chris George | Sue Bess | LuAnn Schott | Janice Austin | Neils R. Hopkins | Charles Hoekstra

**Supervisory Committee:** Helen Tupper | Mike Cole | Carolyn Heath | Ric Hill