

## Fall Issue 2016

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, Nov 24  
Friday, Nov 25

Christmas Eve  
Saturday, Dec 24 (9am-noon)  
Sunday, Dec 25

New Years  
Saturday, Dec 31 (9am-noon)  
Sunday, Jan 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 a  
**Sonos Play!**



See back for details

### Message to Members

Dear Members,

Chip Card Technology has arrived at Grand Trunk (BC) EFCU!!

As your current GTEFCU Visa® credit card and Debit MasterCard® **expire** you will receive your new GTEFCU cards with built-in chip technology that has 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 have updated your cards so you will be ready to use the new technology when merchants have the ability to accept chip technology.

**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.

Please remember, continue to use your current Visa® and MasterCard® as you normally do. As the merchants adopt this technology 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.



### Come Join Us...

Celebrate International Credit Union Day Thursday October 20, 2016 with donuts and cider as our thank you for being our members!!

*Thank you for your membership,*

**LuAnn M. Schott**  
Manager/Treasurer



For more than 160 years, credit unions around the world have put people before profit.

The U.S. Credit Union National Association (CUNA) and CUNA Mutual Insurance Society initiated a new national Credit Union Day celebration in 1948. The third Thursday of October was set aside as the national day of observance. This occasion brought members together to promote the credit union philosophy nationally and reflect upon credit union achievements and history.

The credit union movement has been growing rapidly over the years and is now more than 217 million members in 101 countries. Members raised funds for the movement and paid homage to loyal supporters and pioneers.

Celebrate the credit union difference during this year's ICU Day – October 20, 2016. Grand Trunk (BC) EFCU would not be what it is today without all of you!!!

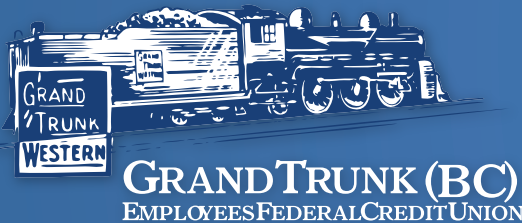
Small Credit Union = LARGE Family!!!



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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## Railroad History:

### 1852 Logo History: Grand Trunk Railway

The logo of Grand Trunk Railway, a line that eventually joined others to form CN, truthfully proclaimed that it ran the "Great International Route." On November 10, 1892 Grand Trunk receives its Charter.

### Ties to our History:

CN's logo dates back to the birth of Canada's first major railroad, the Grand Trunk Railway (GTR), a line that eventually joined others to form CN.

Built originally to link Montreal and Toronto in the 1850s, GTR saw its future as an international railroad serving markets on both sides of the Canada-U.S. border—a feat that it accomplished within a decade.

### Logo Train of Thought:

The logo of Grand Trunk Railway truthfully proclaimed that the Grand Trunk ran a "Great International Route." This boast would become even more telling when GTR pushed a line through to Chicago in the early 1880s and opened the first St. Clair Tunnel between Sarnia and Port Huron in 1891.

(Copyright ©2013-2016, Canadian National Railway Company)



**Please Remember to NEVER EVER give your account number out!**

LOST or STOLEN Visa® credit card and ATM/Debit MasterCard®

**Please call the numbers below:**  
269-965-1381 or 1-800-524-2402  
After hours call: 1-800-543-5073

### Always Keep Us Current!

We know how time can get away from us! Please call to verify all contact information on file is current including beneficiaries and/or joint owners, current address, phone number and email address.

### Great New Feature on Grand Trunk (BC) EFCU Plastics!!



SecurLOCK™ Communicate allows fraud alerts to be sent out in real time to our Visa® credit card and Debit MasterCard® cardholders via texting, email, and phone calls.

Be sure to save the SecurLOCK™ Communicate contact number 1-800-369-4887!!

**USE YOUR DEBIT CARD  
for a chance to win a  
Sonos Play!**



Every time you use your debit card with a signature you will be entered for a chance to win!

One (1) Prize Winner will be selected on or about December 5, 2016 by a random drawing from all qualified entries received by a participating credit union between October 1, 2016 and November 30, 2016. 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.

### 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