

**Monday - Thursday**  
Lobby & Drive-thru 9:00am - 4:30pm

**Friday**  
Lobby 9:00am - 4:30pm  
Drive-thru 9:00am - 5:00pm

**Saturday**  
Drive-thru 9:00am - noon

## LOCATION

1275 Raymond Road North  
Battle Creek, MI 49014  
(269) 965-1381  
Fax: (269) 965-0034  
Loan Fax: (269) 965-6558

[grandtrunkcu.com](http://grandtrunkcu.com)

## HOLIDAY CLOSINGS & SPECIAL HOURS

**MARTIN LUTHER KING JR. DAY**  
January 15, 2024 - CLOSED

**PRESIDENTS DAY**  
February 19, 2024 - CLOSED

**GOOD FRIDAY**  
March 29, 2024 - OPEN  
9:00am - noon

### Keep Us Essential!

The new year is a great time to make sure everything is up to date such as cars, smoke detectors, finances, and your credit union! Please call or stop by to make sure we have all of your current contact information on file, including: current address, phone numbers, email address and joint owners, beneficiaries and updated trust documents.



## MESSAGE TO MEMBERS

### Happy New Year!

Your credit union wants to thank you for an amazing 2023 and can't wait to see the new and exciting things that 2024 will bring! The Board of Directors, Supervisory Committee, and Staff would like to thank you for another year of giving! The Charitable Union coat drive and canned food drive were both very successful at helping those in our community. You have proven that YOUR Credit Union stands by the philosophy "People helping People."

Credit and debit card fraud and phishing attempts continue to be on the rise. **Please note our cardholder services vendor, FIS, does not ask for the full card number, social security number, PIN, or passwords.** Cardholders should not disclose this information if you receive a call claiming to be for "fraud prevention." Please call us immediately if you are concerned about a call requesting your personal information.

We are heading into the 5th year of our partnership with American Income Life. American Income Life is an insurance company who provides all of our members a no-cost benefit program. This program includes a \$2,500 Accidental Death & Dismemberment policy and many other perks. Information highlighting these benefits was mailed out last month. We are excited to continue to offer our members these free benefits. Please feel free to contact us with any questions!

As you continue to make your winter travel plans, please make sure to let us know you'll be away so we can notify our card processor that you will be using your debit or credit cards away from home.

Get your calendars ready! We have some events coming up you will not want to miss! Help us celebrate Youth Month this April! Let us help the youth in your life start their financial futures now! Every time your kids make a deposit or open an account they get to pick a prize out of our special prize bucket and enter their name in a drawing. At the end of the month there will be a grand prize for the winner!

**SAVE THE DATE: April 19, 2024!** We are excited to celebrate with all of YOU another successful year at our 79th Annual Meeting! We invite you to join us Friday, April 19th at the Riverside Banquet Center, 245 E Columbia Ave, Battle Creek, MI 49015. 5:30p.m. Social followed by 6:00p.m. Dinner. More details to come.

**We are excited to be here for you in 2024!**

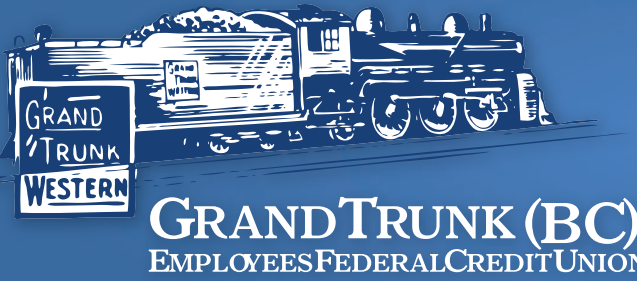
**LuAnn Schott**  
CEO



Grand Trunk Employees (BC) Federal Credit Union is an Equal Housing and Equal Opportunity Lender.



Your savings are 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.



Monday - Thursday  
Lobby & Drive-thru 9:00am - 4:30pm  
Friday  
Lobby 9:00am - 4:30pm  
Drive-thru 9:00am - 5:00pm  
Saturday  
Drive-thru 9:00am - noon



## Leave Your Holiday Spending Worries Behind *with our Signature Loan Special!*



- Availability November 1, 2023 - January 31, 2024
- Generous loan amounts for qualified members
- 9.5% APR
- 12-month term
- The convenience of applying and closing from the comfort of your own home

**Apply Today!**

\* No other specials may be combined with this offer. Offer available to qualified members and is subject to change without prior notice.

Get **Cozy** in a new home

Scan the code to learn more

QR code

GRAND TRUNK (BC) EMPLOYEES FEDERAL CREDIT UNION

NMLS ID# 1052535

## ENROLL IN ESTATEMENTS FOR A CHANCE TO WIN AIRPODS MAX



Love My Credit Union® rewards

**MORE DEALS  
MORE REWARDS  
MORE TO Love**

SCAN THE QR CODE TO VIEW REWARDS  
Rewards.LoveMyCreditUnion.org

QR code

One (1) Prize Winner will be selected on or about March 5, 2024 by a random drawing from all qualified entries received by a participating credit union between January 1, 2024 and February 28, 2024. When an eligible member enrolls in e-Statements they will be entered in the contest allowing for multiple entries. See your credit union for complete details, including contest rules, restrictions, and alternate method of entry. Void where prohibited by law



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.

### Our Mission:

Grand Trunk (Battle Creek) Employees Federal Credit Union was established in 1945 as a member owned, not for profit cooperative and since then our members have been our number one priority. Our mission has been to generationally build a family-like relationship with each member to create the trust and confidence needed to provide financial education and cover all financial needs.

**BOARD OF DIRECTORS** Larry Gilbert | Chris George | Sue Bess | LuAnn Schott | Janice Austin | Neils R. Hopkins | Charles Hoekstra  
**SUPERVISORY COMMITTEE** Helen Tupper | Mike Cole | Carolyn Heath | Dale Decker