

WINTER ISSUE 2026

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

HOLIDAY CLOSINGS & SPECIAL HOURS

MARTIN LUTHER KING JR. DAY
January 19, 2026 - CLOSED

PRESIDENTS' DAY
February 16, 2026 - CLOSED

GOOD FRIDAY
April 3, 2026 - Open 9:00 - noon

Save the Date!

We warmly invite you to join us for our **81st Annual Meeting** on **April 24, 2026**, at **FireKeepers Casino & Hotel in Battle Creek**. Social hour begins at **5:30 p.m.**, followed by **dinner at 6:00 p.m.** We look forward to seeing you there.



Dear members,

As we move into the new year, we want to extend our sincere appreciation to each of you for your continued support of **Grand Trunk (BC) Employees Federal Credit Union**. Your membership is the foundation of our cooperative, and we remain dedicated to providing secure, dependable, and member-first financial services.

This year, we are placing an even stronger focus on **security and fraud prevention**. March is designated internationally as Fraud Prevention month. Protecting your personal and financial information is one of our highest priorities. We encourage all members to stay vigilant against **phishing attempts**, including emails, texts, or phone calls requesting personal details or account access. Please remember that *Grand Trunk (BC) EFCU will never ask for your PIN, full account number, or online banking login information.*

To further support your safety, our enhanced **card management tools** allow you to monitor spending, set real-time alerts, and quickly lock or unlock your card if it's ever misplaced or stolen. These features put more control in your hands and help prevent unauthorized activity.

We also continue to offer competitive rates on **auto loans, personal loans, and share certificates**, giving you more opportunities to save and borrow wisely throughout the year.

Looking ahead, April is **National Credit Union Youth Month**, and we invite all of our railroaders and their families to bring in their children or grandchildren to open youth accounts. Helping young people learn to save early builds lifelong financial confidence, and we are proud to support the next generation of members.

Thank you for being part of the Grand Trunk (BC) EFCU family.

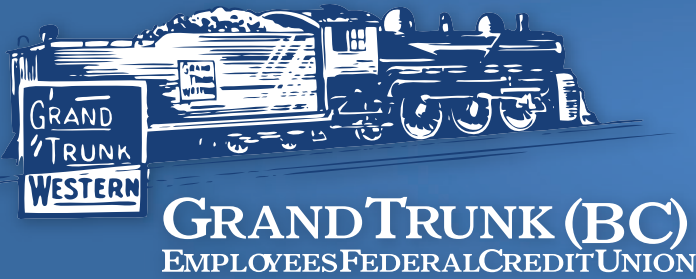
LuAnn Schott
CEO



Grand Trunk (BC) Employees 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.



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Sparkle in the New Year with our Signature Loan Special!

November 1, 2025- January 31, 2026

Learn more on our website

Insured by NCUA

CU Kind Day was on October 13, 2025, we partnered with the Michigan Credit Union League to create 100 Blessing Bags for people in need.

We put together 50 bags for men and 50 bags for women and delivered them to the Haven of Rest.

Small CU = LARGE Family.



NMLS ID# 1052535



Get
Cozy
in a
new home

Scan the code to learn more



ENROLL IN ESTATEMENTS FOR A CHANCE TO WIN A NINTENDO SWITCH 2



One (1) Prize Winner will be selected on or about March 5, 2026 by a random drawing from all qualified entries received by a participating credit union between January 1, 2026 and February 28, 2026. When an eligible member enrolls in e-Statements they will 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.



Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government. NCUA is 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 | LuAnn Schott | Neils R. Hopkins | Charles Hoekstra | Dale Decker | Tia Zukowski

SUPERVISORY COMMITTEE Mike Cole | Carolyn Heath | Julie Easey | Sue Bess