

## Summer Issue 2022

Monday-Thursday

Lobby & Drive-thru 8 a.m.- 4:30 p.m.

Friday

Lobby 8 a.m.- 4 p.m.

Drive-thru 8 a.m.- 5 p.m.

Saturday

Drive-thru 9 a.m.- 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 Holiday Hours

#### Independence Day

July 4, 2022

Closed

#### Labor Day

September 5, 2022

Closed

## Recurring Debits & NSF's

We are seeing an increasing number of recurring debit transactions for bills that come out of your account. These bills are set up without an end date until you stop your services with them. This can cause NSF fees if funds are too low in your account.

Talk to us about direct deposit, automatic transfers, and setting up withdrawal and balance alerts. An overdraft loan is another great option. We would like to help you avoid these fees.



### Message to Members

We had a great time at our 77th Annual Meeting & Dinner in April. In addition to great conversation, food, and prizes, I enjoyed introducing you to some of the new faces you'll be seeing at the credit union and recognizing the efforts of our entire dedicated staff.

We hope your summer is off to a great start, after our long, wet spring. Our revamped home equity line-of-credit program is as hot as the temperatures this summer! A new deck, a sparkling pool, or even a debt consolidation loan is all within reach with our best rate as low as 4% for qualified borrowers. Don't forget we have the best auto loan rates in town, and our signature loans can be customized for vacations and projects, big and small.

Contact our loan department today - we can help make this a summer to remember!

**Thank you for your membership in the credit union where everyone knows your name.**

**LuAnn Schott**  
Manager/Treasurer



**SCORECARD®** [ScoreCardRewards.com](http://ScoreCardRewards.com)

## Use your Visa Card. Reward Yourself!

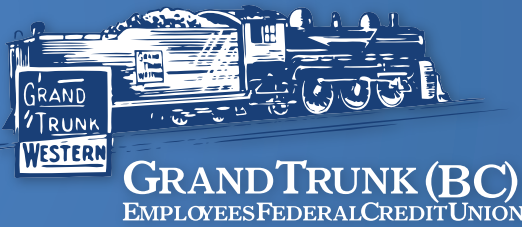
Earn Bonus Points for Name-Brand Merchandise & Exciting Travel Rewards.



Grand Trunk Employees (BC) 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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## Congratulations Youth Month Winners!

Congratulations to our National Credit Union Youth Month winners! Both young men received \$25 Barnes & Noble Gift Cards! It's never too early to start your children on the path to financial education and freedom. Open your youth accounts today!

## You Helped Make the Food Drive a Success!

Thank you to all our members who made our contribution to the National Association of Letter Carrier's Stamp Out Hunger National Food Drive a success! Our Battle Creek area letter carriers collected a total of 7,584 pounds of food. We were so proud to partner with our membership to help support the largest one-day food drive in the nation.

*Thank you for aiding us in our philosophy of People Helping People.*



**USE YOUR DEBIT CARD**  
 FOR A CHANCE TO WIN AN **APPLE WATCH**



One (1) Prize Winner will be selected on or about September 5, 2022 by a random drawing from all qualified entries received by a participating credit union between July 1, 2022 and August 31, 2022. 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.



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### 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