

## Summer Issue 2023

**Monday - Thursday**  
Lobby & Drive-thru 9 a.m. - 4:30 p.m.

**Friday**  
Lobby 9 a.m. - 4:30 p.m.  
Drive-thru 9 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

**Juneteenth**  
June 19, 2023 - Closed

**Independence Day**  
July 4, 2023 - Closed

**Labor Day**  
September 4, 2023 - 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.



# MEMBER APPRECIATION DAY

Monday Sept. 18, 2023 | 11:00 AM - 4:00 PM

Stop by the credit union for a hot dog, chips, and pop while enjoying time with fellow credit union members.



## Message to Members

We had a great turnout at our 78th Annual Meeting & Dinner in April with 190 members this year. 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! Did you know if you already have an auto loan with another lender, you may qualify for 1% off your current rate, or re-finance at the current GT(BC)EFCU rate? Whichever one saves you more is the way to go! This is a great way to cut down on expenses. You could even get our home equity line-of-credit to have a fun summer with a new boat, a new pool or even to consolidate your debt.

Contact our loan department today - we can help make this a summer to remember! Thank you for your membership at the credit union where everyone knows your name.

Thank you for your membership,

**LuAnn Schott**  
CEO

## Spring into a Great New Rate!

Get 1% off\* existing Auto Loans from other Financial Institutions!

Ask us about **GAP Protection Plus!**

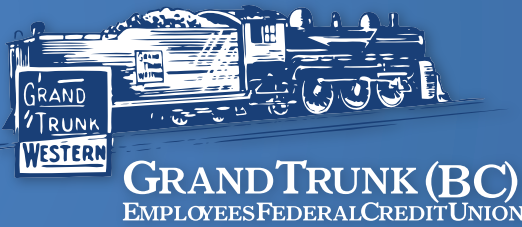
\*Subject to credit approval; restrictions apply



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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Your safeguard against the unexpected.

**Debt Protection with Life Plus**

**LEARN MORE**

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**UNLEASH**

**the Power of Saving at Your Credit Union™**

Credit Union National Association

## Congratulations Youth Month Winners!

Congratulations to our National Credit Union Youth Month winners! Both young women received \$25 Barnes & Noble Gift Cards! It's never too early to start your children on the path to financial education and freedom. Did you know you can set up payroll deductions to go directly into your child's account? Ask us about the payroll deduction today!

**USE YOUR DEBIT CARD**

FOR A CHANCE TO WIN A  
**YETI COOLER & 2 YETI RAMBLERS**

One (1) Prize Winner will be selected on or about September 5, 2023 by a random drawing from all qualified entries received by a participating credit union between July 1, 2023 and August 31, 2023. 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.

**Use your Visa Card. Reward Yourself!**

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

**SCORECARD®**

[ScoreCardRewards.com](https://ScoreCardRewards.com)

### 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