

SUMMER ISSUE 2025

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

INDEPENDENCE DAY
July 4, 2025 - CLOSED

LABOR DAY
September 1, 2025 - CLOSED

**COLUMBUS/INDIGENOUS
PEOPLES' DAY**
October 13, 2025 - CLOSED

Always Keep Us Current!

As you begin to make your travel plans, please make sure you 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.



Message to Members

Grand Trunk (BC) Employees Federal Credit Union wants to give a HUGE THANK YOU to those who attended our 80th Annual Meeting & Dinner in May! In addition to great conversation, food, and awesome prizes, we 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 appreciate each and every one of you for choosing us to be the home for all of your financial needs for every generation in the family!

If you missed our 80th Annual Meeting, Helen Tupper and Susan Bess both received awards for their dedicated service. After over 50 years of dedicated and valuable service, Helen has decided to retire from our Supervisory Committee. We would also like to congratulate Susan Bess for 37 years of dedicated service on our Board of Directors.



During our last election, we welcomed Tia Zukowski and Julie Easey to our Supervisory Committee. Larry Gilbert and Dale Decker were also re-elected to our Board of Directors for another 3-year term during this meeting.

Be sure to call or stop in to make sure we have your updated information on file to help keep your cards safe and secure! Our debit and credit cards have fraud protection services. These services allow our fraud protection department to contact you after hours as soon as an unusual transaction is detected. SecurLOCK Communicate allows fraud alerts to be sent out in real time to our cardholders via texting, email, and phone calls.

Don't forget to stop in for our Membership Appreciation Days! Every month this year, we are celebrating our 80th anniversary. See our website for all of the dates, we look forward to seeing you!

Your credit union wishes you a fun and safe summer with your family and friends!

Thank you for your membership,

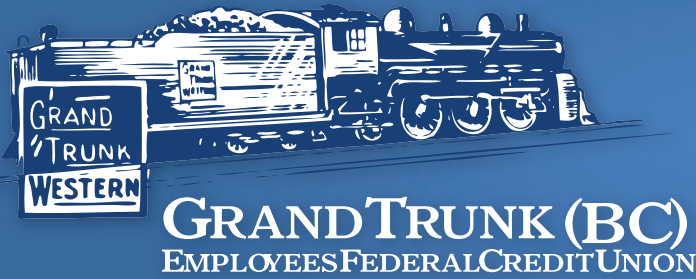
LuAnn Schott
CEO



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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Changes to Reg CC

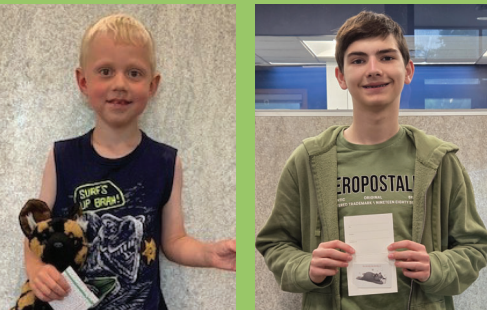
Beginning July 1, 2025, please be aware of the following changes to Grand Trunk (Battle Creek) Employees Federal Credit Union's Funds Availability Policy.

Funds Availability: Increase from \$225 to \$275 in the amount of certain check deposits that must be made available immediately.

Exception Hold for New Accounts: Increase from \$5,525 to \$6,725 in the aggregate amount of next-day items deposited in person to a new account that must be made available on the next business day following the banking day of deposit (or the second business day, if the deposit is not made in-person).

Exception Hold for Large Deposits: Increase from \$5,525 to \$6,725 in the amount of aggregate deposit made on a single day that are subject to this exception hold.

For more information, please see our notice available on our website at grandtrunkcu.com/share-accounts/



Congratulations Youth Month Winners!

Congratulations to our National Credit Union Youth Month winners! We had multiple young winners this month with our coloring contest, deposit drawing, and new account drawing. All of our young members received a prize ranging from a \$25 Barnes & Noble gift card to a fun basket, to a stuffed animal! 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!



He can enjoy the Ride
YOU can enjoy the Rate

LOW RATE AUTO LOANS

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 | Neils R. Hopkins | Charles Hoekstra | Dale Decker

SUPERVISORY COMMITTEE Mike Cole | Carolyn Heath | Tia Zukowski | Julie Easey