



FALL 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

COLUMBUS/INDIGENOUS PEOPLES' DAY

October 13, 2025 - CLOSED

VETERANS DAY

November 11, 2025 - CLOSED

THANKSGIVING DAY

November 27, 2025 - CLOSED

DAY AFTER THANKSGIVING

November 28, 2025
- OPEN 9 AM - NOON

CHRISTMAS EVE

December 24, 2025
- OPEN 9 AM - NOON

CHRISTMAS DAY

December 25, 2025 - CLOSED

NEW YEAR'S EVE

December 31, 2025
- OPEN 9 AM - NOON

NEW YEAR'S DAY

January 1, 2026 - CLOSED

Update Personal Info

Maintaining accurate information is important for many reasons. This helps the credit union verify transactions with fraud prevention. Updated information can make tax season run smoothly with statement delivery and can also prevent escheatment of funds if we are unable to reach you. Keeping beneficiary information current ensures your loved ones can access funds in case of your passing. Contact us today to help you update your account.



Message to Members

We are overjoyed to see all the members that were able to come out, eat hot dogs, and celebrate Membership Appreciation Day with us! Thank you for making this event memorable and joyous. With members like you, it makes Membership Appreciation Day extra special.

As cold weather approaches, we will be partnering with the Charitable Union to collect used or new winter coats to help keep our community warm this winter. We will have a donation bin available in our lobby for your donations to the community.

Annual Membership Drive! Spread the word this fall season to anyone that qualifies for an account at Grand Trunk (BC) EFCU. Qualifications for membership: CN employees, immediate family members, and households. This offer is for new members only. To qualify for this amazing offer, stop in during the month of October and open a share account, apply for a share draft and debit card. For every new membership you can pick from various gift cards on us. The credit union reserves the right to change or end the promotion at any time.

Join us at the credit union for light refreshments on Thursday, October 16, 2025, to celebrate International Credit Union Day. ICU Day has been celebrated on the third Thursday of October since 1948. The theme for ICU Day this year is "Cooperation for a Prosperous World."

Scams are getting smarter, but so are you.

Here are some of the most common tactics scammers use to steal your personal or financial information:

Imposter & Phishing Scams: Fraudsters pretend to be banks, credit unions, government agencies, or charities, using realistic emails, texts, or ads to get you to click or share sensitive data.

Urgency & Pay Yourself Scams: You're told to act fast, claim a prize, avoid a penalty, or verify a suspicious transaction-only to be tricked into sending money.

Utility & Tech Support Scams: Fake reps threaten to cut off your service or "help" with a tech issue, just to gain access to your devices and payment info. If you receive a call asking for your account number, debit card/credit card number, passwords, pin numbers, or codeword, please HANG UP and call us immediately at (269) 965-1381. Never EVER give out your personal information to someone you do not know. If the situation seems "off" or fishy, IT PROBABLY IS!

Thank you for your membership at the credit union where everyone knows your name! **Have a great fall!**

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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10.16.2025




WCCU.org/icuday
#ICUDay2025



COOPERATION FOR A PROSPEROUS WORLD

Join us in the lobby for light refreshments.
Thursday, October 16, 2025!



Say goodbye to paper statements and hello to e-statements!

Paper clutter and the modernization of security over mailing is a time saver. You can access 18 months of statements anytime, anywhere from It'sMe247 and our Mobile app. Switching to electronic statements for your accounts offers a host of advantages that can simplify your financial life and benefit the environment. Are you ready to experience a more secure and more efficient way to manage your accounts?

Enroll today through It'sme247!




Fall in love with homeownership



Scan the code to learn more and apply!

*This is not a commitment to lend. All lending products are subject to credit and property approval. Refinancing an existing mortgage loan may cause the total finance charges to be higher over the life of the loan. Additional restrictions may apply. Member First Mortgage, LLC is a partner of Grand Trunk (Battle Creek) Employees Federal Credit Union. Grand Trunk (Battle Creek) Employees Federal Credit Union, 1275 Raymond Rd N Battle Creek, MI 49014 | (269) 965-1301 | NMLS ID: 1052331 Member First Mortgage, LLC Corporate Office: 616 44th Street SE, Grand Rapids, MI 49508 | (866) 898-1818 | NMLS ID: 1495132 For licensing information, please visit www.nmlsconsumerhelp.org. Equal Housing Opportunity.

ENROLL IN BILLPAY
FOR A CHANCE TO WIN A

XBOX SERIES X



One (1) Prize Winner will be selected on or about December 5, 2025 by a random drawing from all qualified entries received by a participating credit union between October 1, 2025 – November 30, 2025. You may incur a monthly service fee for Bill Pay. See your credit union for complete details, including contest rules, restrictions and alternate method of entry. Void where prohibited by law. Terms and Conditions may apply. No purchase necessary.



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 | LuAnn Schott | Neils R. Hopkins | Charles Hoekstra | Dale Decker | Tia Zukowski

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