



FALL 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

COLUMBUS/INDIGENOUS PEOPLES' DAY

October 12, 2026 - CLOSED

VETERANS DAY

November 11, 2026 - CLOSED

DAY AFTER THANKSGIVING

November 26, 2026
Open 9am - Noon

CHRISTMAS EVE

December 24, 2026
Open 9am - Noon

CHRISTMAS DAY

December 25, 2026 - CLOSED

NEW YEAR'S EVE

December 31, 2026
Open 9am - Noon

NEW YEAR'S DAY

January 1, 2027 - CLOSED

Keep your personal information updated!

Maintaining accurate information is important for many reasons. This helps the credit union verify transactions with fraud prevention.

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.

Check out our great
auto loan rates today!

[LEARN MORE](#)



Dear members,

We are incredibly grateful to all of our members that took the time to join us for Membership Appreciation Day! It was truly a special year as we celebrated our members and Lisa Barker's retirement. If you didn't get a chance to see her, she will be here through the end of the year. Members like you made this a day to remember!

This winter, we are proud to partner with the Charitable Union for their winter coat drive! Together we can help provide warm coats to local families in need. We invite our members to join us in giving back and helping make the winter season a little warmer for those in our community. We will have a donation bin available in our lobby for your donations.

October is Cybersecurity Awareness Month! It is a great time to take a closer look at how you can protect yourself, your accounts, and your personal information from fraud. Scammers are constantly finding new ways to trick people into sharing sensitive information or sending money. Remember, if something feels urgent, unexpected, or too good to be true, take a moment to stop and think before you act. Never share your passwords, and make sure they are strong passwords, this makes it harder for fraudsters to crack. Stay tuned throughout the whole month of October for different fraud updates!

Annual Membership Drive! Spread the word this fall season to anyone that qualifies for an account at Grand Trunk (BC) EFCU. Every new member can pick from various gift cards on us. 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. 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 15, 2026, 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 "Cooperative Finance: A Steady Signal in a Noisy World."

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

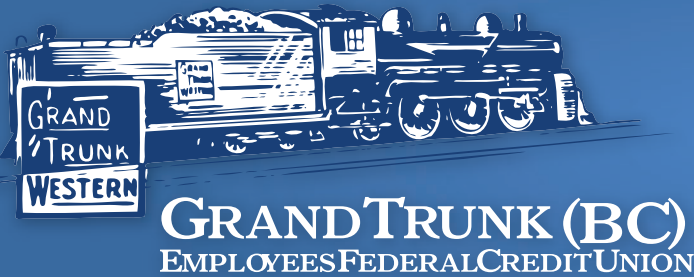
LuAnn Schott
CEO



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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Cooperative Finance: A Steady Signal in a Noisy World

Join us in the lobby for
light refreshments and giveaways!

International
Credit Union Day
15 October 2026

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

Make managing your account quicker and easier with e-statements. You can access 18 months of statements anytime, anywhere from It'sMe247 and our Mobile app. Enjoy fast, secure access to your account statements while reducing paper clutter! Enroll today and experience a more convenient way to stay on top of your finances.

Enroll today through It'sMe247!

Scan the code
to learn more

Fall in love with
a new home

GRAND TRUNK (BC)
EMPLOYEES FEDERAL CREDIT UNION

EQUAL HOUSING
OPPORTUNITY
NMLS ID# 1052535

ENROLL IN BILLPAY FOR A CHANCE TO WIN AN APPLE IPAD

One (1) Prize Winner will be selected on or about December 4, 2026 by a random drawing from all qualified entries received by a participating credit union between October 1, 2026 - November 30, 2026. 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.

NCUA **It'sMe247**
Mobile Web Banking

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 | Sue Bess | Terri Sill