

TOGETHER we are...GCCU!

Gratiot Community Credit Union

Working and growing TOGETHER to serve our members financial needs and building a stronger community!

Newsletter Date
Autumn 2024

MEMBER APPRECIATION DAY!



RATES

- Investment shares rates starting at: 1.60% APY
- Investment share draft rates starting at 0.25% APY
- Vacation Club 4.50% APY
- Certificate of Deposit rates vary!

STOP IN TODAY AND
TALK TO A FSR!

Join us once again for the annual Member Appreciation Day where we celebrate you...the member! Enjoy cookies, cider, coffee, hot dogs, and chips. We'll fire up the grill around 11:00am and get the hot dogs going. Stop in and see us at either location.

Christmas Cash Loans Are Here Once Again!

Looking to get your Christmas shopping started early. We are here to help. We have a \$1000 loan and a \$1500 loan. Stop in and see one of our friendly Financial Service Reps (a teller) to get started. Requirements are minimum and the benefits are great! Like:

- * No credit check and
- * No Debt Ratio

You must have:

- * An open and active checking account for 6 months
- * A minimum of \$600 direct deposited for the \$1000 loan or
- * A minimum of \$900 direct deposited for the \$1500 loan and
- * It must be payroll applied.

Terms of the Christmas Cash Loan:

- * 18% APR
- * 11 months
- * \$1000: payments ~ \$100
- * \$1500: payments ~ \$150



Dates To Remember

Columbus Day	October 14 CLOSED
Member Appreciation Day	October 17
Halloween	October 31
Veteran's Day	November 11
Thanksgiving	November 28 CLOSED
Christmas Eve	December 24 CLOSE @ 12:00 pm
Christmas Day	December 25 CLOSED
New Year's Eve	December 31 CLOSE @ 2:00 pm
New Year's Day	January 1, 2025 CLOSED HAPPY NEW YEAR



Christmas Clubs pay out November 1st. Start up a new one soon.

We want to WELCOME

Melissa

Kiana

and

Emmalee

To the GCCU team! Stop in and say Hi!

We also want to thank Tabitha for the amazing work she has done here at GCCU! You will be greatly missed and we wish you the best of luck at your new adventure!



There are more reasons than ever to love being a member of Gratiot Community Credit Union.

Your credit union membership is about the trust and care of community, built around where you live, work and play. That's why credit union membership saves you money through exclusive member-only offers through our trusted partners. Through Love My Credit Union Rewards, credit union members have saved over \$2 billion with offers like these.

- » **Trust & Will:** Members get exclusive savings of 20% off any estate plan with Trust & Will.
- » **TurboTax:** Get a bigger discount this tax season with **savings of up to 20%** on TurboTax federal products.
- » **H&R Block:** Members can **save up to \$25** on in-office tax prep at H&R Block.
- » **TruStage Home & Auto Insurance Program:** Get exclusive member pricing and a FREE, no-obligation quote by calling 800-789-6286.
- » **Rental Kharma:** Build your credit history with rent and **save up to 30%** on Rental Kharma.

Learn all about how your credit union membership gets you all these exclusive savings and more at LoveMyCreditUnion.org. Check them out and start enjoying credit union member benefits you never knew you had.

Christmas Skip-a-Payment

GCCU is offering you the opportunity to skip-a-payment on your loans this Christmas season for the small fee of **\$15 PER ACCOUNT**. To take advantage of this opportunity, fill out the form below and mail or bring it to either of our branch locations **ON OR BEFORE NOVEMBER 1, 2024**. Does not include mortgages, home equities, VISA's, Christmas or Everyday Cash loan specials.

Name _____

Account Number _____ Loan Number (s) _____

Member Signature _____

Joint Owner Signature _____

Approved by _____ Date _____

Payment Method: ACH AFT CASH Fee Paid: Yes

Loan () Payment () Tickler () Report ()

This offer is good for the month of December 2024 only. Skipping a monthly payment on your loan (s), may extend the term of your loan (s) contract. Interest will continue to accrue. Does not include VISA, mortgage loans, home equities, Christmas or Everyday Cash loan specials.