# **TOGETHER we are...GCCU!**

# Gratiot Community Credit Union

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

# ANNUAL MEETING!

JOIN US: March 15, 2025 @ The Elks Club #1400, 610 W Warwick Dr. Alma, MI 48801 @ 4:00pm

#### HAVE A SAY !!

You can choose how Gratiot Community Credit Union is ran. Here's how it works:

- \* You, the member, vote for the board,
- \* The board hires the CEO,
- \* The CEO hires the employees....

#### What's in it for you?

- \* Gifts
- \* A chance to WIN some money
- \* Refreshments
- \* And more importantly a say in who runs Gratiot Community Credit Union!

#### Newsletter Date Winter 2024

#### <u>RATES</u>

- 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!

# **Board of Directors wanted!**

Gratiot Community Credit Union is seeking members who are interested in serving in volunteer positions on our Board of Directors. We encourage members with work experience in the following professional fields: Business, Finance, Human Resources, Marketing, Legal



Counsel, or Operations. Interested members are asked to contact the Credit union by calling 989-463-8321 or by writing to GCCU, Attention Nominations Committee. Nominees must be 18 years of age or older and in good standing to hold an official position with GCCU. The results of the election of the board members will be announced at the Annual Business meeting. If anyone has any questions please contact the credit union.

#### **Dates To Remember**

Valentine's Day	February 14				
President's Day	February 17 CLOSED				
Daylight Saving Time begins	March 9				
Annual Meeting	March 15				
Good Friday	April 18 CLOSED				
Easter	April 20				

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Transfer your existing loan to GCCU and receive up to a 1% discount\* off your current loans interest rate.

You may also qualify for No Payments for up to 90 days!

\*Credit approval and other restrictions apply. Minimum rate is 6.50% APR. Not valid on existing GCCU loans. GCCU reserves the right to end or modify this offer at any time. Excludes Home Equity/Mortgage loans.

Keep this statement for your 2024 Income taxes! You have until April 15, 2025 to make a tax deductible

contribution to your IRA for 2024, if you meet the guidelines that have been set for 2024 by the IRS.



### 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.



GCCU hopes you and your family had a Very Merry Christmas and A Happy New Year. We would like to thank you for your continued support and look forward to serving you in 2025.

We want to WELCOME

Emilia and Hugo

to the GCCU team!

Stop in and say Hi!



Coming Soon...

1-Click Visa's will be back in 2025!

Did you know?

We have notaries available for your convenience in our Alma branch?

By law we are assisting the Supervisory Committee in conducting an audit of member accounts. Please compare the balance show with that of your records. Your account will be considered correct unless you report any differences in writing within ten (10) days to:

> Gratiot Community Credit Union Auditor 1740 44th St SW PMB 225 Wyoming, MI 49519