



Mission Statement:

To improve the financial health of the community by providing all members and their families with superior personal service.

family matters

Grand Rapids Family Credit Union

1225 Plymouth NE
Grand Rapids, MI 49505
Phone: 616-456-8848
Fax: 616-456-5226

87 Monroe Center NW
Grand Rapids, MI 49503
Phone: 616-458-1705
Fax: 616-458-1672

Toll Free: 1-877-352-9513

CU*Talk Local: 616-285-5720

CU*Talk Toll Free:

1-800-860-5704 (ext 021)

www.grfamilycu.org

Hours of Operation

Drive Thru Hours

(Plymouth Office only)

Mon-Fri 9:00 am - 5:30 pm

Lobby Hours

Mon-Fri 9:30 am - 5:30 pm

Monthly Dividends

APR APY

Regular Share Accounts 1.000% 1.010%

Certificates of Deposit
CD Minimum \$500.00

3 month	1.500%	1.510%
6 month	1.750%	1.760%
12 month	2.250%	2.270%
18 month	2.250%	2.270%
24 month	2.500%	2.520%
36 month	3.000%	3.030%
48 month	3.250%	3.290%
60 month	3.375%	3.420%

APY= Annual Percentage Yield calculated daily and paid quarterly.

Summer RV Loan Special Extra 1/4% OFF

Now is the perfect time to look for a Recreational Vehicle for yourself and your family. Not only are there great deals on the showroom parking lot, but also get an additional 1/4% off your loan rate by signing up and utilizing Direct Deposit.

Direct Deposit is easy and convenient. Funds are automatically entered into your checking or savings account, making your money available like clockwork. Your time is precious, don't make a special trip just to deposit a check. Talk with a representative about Direct Deposit and "It's Me 247" Online Banking. *Flexibility, security and ease, don't you wish more things were this easy?*



Get a Car History Report and Save through GR Family CU

When buying a used car, always order a CARFAX History Report. This is the first step to protecting yourself against buying used cars with costly hidden problems. CARFAX searches its nationwide database and provides a detailed vehicle report in seconds.

This service is usually \$29.99, but through GR Family CU, you can order a vehicle history report for only **\$20.00!**

Talk to a loan officer at either office to order your report.

Two offices now to serve you

Don't forget we now have our 87 Monroe Center Branch location as well as our 1225 Plymouth Office with Drive-Thru to serve you. Stop in and see us 9:30-5:30 Monday thru Friday.

Enjoy **one-hour FREE parking** in the Monroe Center Parking Ramp. The credit union branch is only a short walk from the ramp or from Monroe Center, we are conveniently located to serve you.

Also remember Grand Rapids Family Credit Union is part of the Xtend Shared Branching Network. You have access to over 100 credit union branches all over Michigan and surrounding states. Visit online at <http://xtendcu.com/branches/find/xtend>.

Discounts on Cedar Point Tickets

The Credit Union has tickets for Cedar Point. Take a family trip this summer with fun and excitement with rides and adventure. Ask a representative and buy your tickets today.

College Bound with VISA and ScoreCard® Rewards

Before they head for the college campus, make sure your student is all set with a Grand Rapids Family Credit Union VISA Credit Card. Going to college is much easier knowing your student's finances are set and secure. Rates are available from 8.5% to 17% APR along with VISA Savings Secured rates from 7.5% to 14% APR. We can also set up a VISA in your student's name with the same rates based on credit score and pay the account locally.

Also ask about our VISA Reward Program! Earn Bonus Points for every qualifying purchase you make with your ScoreCard®. Use it for everything from your groceries and gas to gifts and travel - your points will add up fast.

E-STATEMENTS AVAILABLE

Go Green with efficient and secure E-Statements! Save paper and time with added speed and convenience. View your account statement free online instead of waiting for it in the mail. We will even pay you for each e-statement. Ask one of our representatives and sign up today!

Holiday Closings

Both of our offices will be closed these specific days, but remember to use "It's Me 247" and "CU-Talk" computer and audio services.

Independence Day/July Fourth, Monday, July 6th
Labor Day, Monday, September 7th



Visit us online at www.grfamilycu.org

Avoid Becoming a Victim of ID Theft

Crooks use a wide variety of methods to get the information they need to steal your money and your identity. Some are elaborate ruses to get you to share confidential information while others are crimes of opportunity by getting information from papers not shredded or kept secure.

Keeping your Social Security Number out of the wrong hands is the key measure in protecting yourself. Don't give out your number unnecessarily. Another safeguard is checking your credit report every year.

Introducing...Accel

As a valued member of Grand Rapids Family, we are committed to serving you. And as a benefit of your membership, we are providing you with free access to money management and financial education services.

Grand Rapids Family Credit Union has teamed up with Accel, a financial management program. Through comprehensive education and exceptional service, this organization has been assisting individuals for more than 40 years.

Through our partnership with Accel, you will enjoy unlimited access to financial counselors without paying - IT'S FREE!

As a member of Grand Rapids Family Credit Union, you can receive assistance with:

- Personal and family budgeting
- Understanding your personal credit report and how to improve your score
- Personal money management
- Debt repayment
- Avoiding bankruptcy, foreclosure, and repossession



Accel can give personalized answers to your individual

needs. For issues ranging from a proactive savings plan to saving a home from foreclosure, advice is only a phone call away.

Accel counselors are available Monday through Thursday 8 a.m. to 10 p.m. (EST), Friday 8 a.m. to 7 p.m. and Saturday from 9 a.m. to 1 p.m. To use this service, simply call 1-877-33ACCEL (332-2235) or visit them on the web at www.accelservices.org