



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	0.50%	0.50%
Certificates of Deposit		
CD Minimum	\$500.00	
3 month	1.250%	1.260%
6 month	1.500%	1.510%
12 month	1.750%	1.760%
18 month	1.750%	1.760%
24 month	2.250%	2.270%
36 month	2.750%	2.780%
48 month	3.000%	3.030%
60 month	3.250%	3.290%

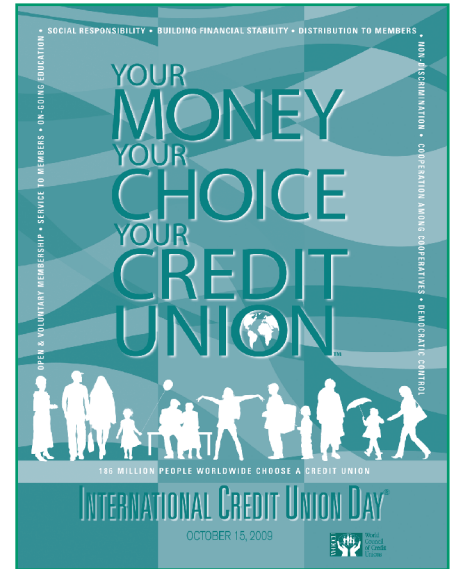
APY= Annual Percentage Yield calculated daily and paid quarterly.

CREDIT UNION WEEK!

Join us as we celebrate International Credit Union Day by having refreshments the week of October 12 through the 16th in the lobby.

More than 177 million people worldwide belong to a credit union just like ours. Because when you go to the credit union, you're not just a customer - you're a member.

Your Money, Your Choice,
 Your Credit Union.



Holiday Loan Special

We are offering a great deal for the holidays. Stop in for our Holiday Loan

Special this December for a 12-Month Loan @ **8.00% APR.**

Your monthly payment would be only **\$87.00 per \$1,000 borrowed.**



Christmas Club Update

This year's funds will be paid September 30th automatically into your savings. For those currently enrolled, you will automatically be enrolled again for 2010.

If you don't already have a Christmas Club Account, it's easy to get started in time for next holiday season. Simply contact the credit union and open one today.

Discover the ease of planning ahead and then enjoy the holiday spending!

Identity Theft - More than a Financial Problem

Identity theft is defined as the process of using someone else's personal information for your own personal gain. ID theft can happen to anyone, and it can come in all shapes and sizes. According to the FTC, there are more than 30 types of identity theft affecting millions of Americans each year. Your credit card account number could be stolen and used to make online purchases; a thief could impersonate you to open up a loan in your name; a felon could commit a crime and pretend to be you when caught; or someone could use your personal information to apply for a job.

As a checking account holder at Grand Rapids Family Credit Union, *if you or a family member* suspects any type of identity theft, please contact us as soon as possible.* We will provide a certified identity recovery advocate from IDSafe Choice who will place fraud alerts at the three major credit bureaus for you; help you access services to watch for signs of identity theft; access your credit reports; and conduct a threat assessment to determine if any identity theft has occurred. If you are the victim of identity theft, your advocate will work on your behalf to restore your identity and make sure you stay recovered - no matter how long it takes.

For details, please contact us at 616-456-8848 or visit us at www.grfamilycu.org.

*Services extend to all named accountholders, their spouse or domestic partner, dependants up to age 25 with the same permanent residence address as the accountholder, including students and military, and parents of the accountholder living at the same address as the accountholder, or living in hospice, assisted living, nursing home or deceased for 12 months or less.

Efficient and secure, E-Statements save paper, and time and gives you speed and convenience.

We will even pay you for each e-statement. Talk with one of our representatives to learn more 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.

Daylight Savings Time Ends, Sunday, November 1st
Veterans Day, Wednesday, November 11th

Thanksgiving, Thursday & Friday, November 26th & 27th
Christmas, Thursday & Friday, December 24th & 25th

Happy New Year, Noon on December 31st and all day January 1st



Visit us online at www.grfamilycu.org

Watch it Grow

Benjamin Franklin wrote "A penny saved is a penny earned", one of the reasons he's on the \$100 Bill. Whether you're saving pennies or dollars, the trick is to set a goal. When you have a reason to save, you usually do a better job.

- Just \$1 a week is \$52 a year.
- \$20 a week is \$1,040 in a year.

Good savings habits start young. Apply simple principles and you and your children will become great savers and create financial security. Stop by the Credit Union to learn more about our special savings accounts and how you can make your money work for you.

Lifelong Money Management Tips

It's never too late to get your financial records organized. Here are some tips to help you sort through all the records.

Keep a home file to maximize the efficiency of your financial records. Items should include:

- Information on credit cards, debit cards, checking accounts, savings accounts, and copies of contracts
- Copies of insurance policies
- Information on home mortgages, land, and other property
- Information on motor vehicles and driver's licenses
- Copies of birth, marriage, death, divorce, and citizenship papers
- Copy of will, last instructions, and safe deposit box keys
- Tax records for the last six years
- Records of pension plans, education, health records, and employment
- Current household inventory. List everything you own, how much it costs, and approximately how old it is. Add pictures of room/major items and keep receipts
- Copies of all warranties and guarantees

Keep a fire proof safe or safe deposit box for financial records that are difficult, costly, or impossible to replace. Items should include:

- Birth, death, marriage, divorce, adoption, and citizenship papers
- Deeds to property • Titles to motor vehicles
- Stock and bond certificates • U.S. savings bonds
- Important contracts • Military discharge and veteran papers
- Patents and copyrights • Important disks or CDs
- Negatives or the actual pictures of your home inventory

As a member of Grand Rapids Family Credit Union, you can take advantage of the Accel program, a free financial education and counseling program. 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 new service, simply call 1-877-33ACCEL (332-2235) or visit them on the web at www.accelservices.org