



**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 Ave. 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](http://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	0.500%	0.500%
Certificates of Deposit		
CD Minimum \$500.00		
3 month	.900%	.900%
6 month	1.000%	1.010%
12 month	1.250%	1.260%
18 month	1.250%	1.260%
24 month	1.750%	1.760%
36 month	2.250%	2.260%
48 month	2.750%	2.780%
60 month	3.000%	3.030%

APY= Annual Percentage Yield calculated daily and paid quarterly.

## IT'S COLD OUTSIDE

Don't forget the Credit Union's easy and convenient services to keep you inside and warm this winter instead of out and about on the snow-covered roads:

### ONLINE BANKING:

Internet home banking is available to all our members. "It's Me 247" allows you to view your accounts, transfer money, make loan payments, pay bills, verify what checks have cleared and even calculate loan payments.

### TELEPHONE BANKING:

Our easy CU\*Talk telephone audio response system is a quick and convenient way to conduct financial business from any touch-tone phone. Members may use CU\*Talk to transfer funds between accounts, conduct balance inquires and much more, 24-hours a day, 7-days a week.



## Annual Meeting March 15th-6:00 PM

You are a part of this Credit Union, from the deposits in your account to the bricks in it's walls. We take great pride in working with and for you, the members. As our mission statement declares - To improve the financial health of the community by providing all members and their families with superior personal services.

Join us as we assemble for this year's Annual Meeting at our main 1225 Plymouth Ave. NE location. The meeting will start at 6:00 on Monday, March 15th, 2010. Light refreshments will be served.

We will have openings on the Board and Supervisory Committee. If you are interested in participating within the governing body of the Credit Union, please contact Kim Wilson for more information.

## Join us on the Web

Stop by and visit us at [www.grfamilycu.org](http://www.grfamilycu.org) for current information, services, loan rates, check reorders and much more. Also click on our numerous links to additional services and products available to you as members.

**Stop by today!**



Don't miss the CU Easy Pay Electronic Bill Pay Insert within this month's statement. **Win a Dell Laptop Computer!**

## E-Statements

Efficient and secure, go "green" by using E-Statements for your monthly GR Family Credit Union Statement. 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 how and sign up today!

## Take Control in 2010

Let the Credit Union help you with your new year's resolution of taking control of your finances. We want to help. Contact us at 616-456-8848.

## TRANSFER and Get 3.99% APR Rate

Stop in and transfer your high interest rate credit card with our VISA Platinum Card with our low 3.99% APR. Includes Score Card Rewards.

## 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.

- Martin Luther King, Jr. Birthday  
- Monday, January 18th
- Presidents Day  
- Monday, February 15th
- Daylight Savings Time Change  
- Saturday, March 14th



Visit us online at [www.grfamilycu.org](http://www.grfamilycu.org)

## The Savings Keep Growing

For Grand Rapids Family Credit Union Members with Invest in America



Grand Rapids Family Credit Union is proud to be a participant of Invest in America. Invest in America is a membership enhancement program that offers our members discounts on products and services provided by U.S. based companies. This partnership not only gives our members valuable discounts, but it also increases sales for our participating companies and, on a larger scale, helps stimulate the U.S. economy. Basically, Invest in America is a win-win for everyone.

As a member of **Grand Rapids Family Credit Union**, you can receive the following money-saving discounts\*:

**Chrysler Group LLC** is offering Affiliate Rewards preferred pricing on most new Chrysler, Jeep, Dodge or Ram Truck vehicles, saving you thousands. This discount is on top of other current incentives.

**General Motors** is making their Supplier Pricing available to members on most new GM vehicles. This discount is on top of other current incentives.

**Sprint** has a 10% discount on personal wireless accounts and 15% off of business accounts. They are also waiving application and upgrade fees and giving other substantial discounts on phones and accessories.

**Thor Industries, Inc.** is saving members up to \$1,000 on select new, untitled eligible motor homes, travel trailers, fifth wheel trailers and park models. Discounts are available with seven popular manufacturers.

**Allied** is offering members discounts on local moving and storage and a minimum of 60% off of out-of-state moves, plus deals on various other moving extras.

**FTD** is giving members 20% off of flowers and gifts. You can choose from items like roses, Vera Wang exclusive floral designs, spa sets, chocolates, wine baskets and so much more.

**CU Benefits Express** has discounts ranging from 5% to 70% on medical and lifestyle products. Medical services include dental care, vision care, medical supplies, mail order prescriptions and more. Lifestyle services range from discounts on ID theft protection and a financial helpline to legal services and participating fitness centers.

**CompleteTax**, your complete tax solution, is a cost-effective alternative to products like TurboTax. Members get 30% off the software, which is used by CPAs and tax professionals.

**Grand Rapids Family Credit Union** is here to help our members save with respected U.S. companies at a time when everyone needs it most. To learn more about Invest in America and any of the above discounts, speak to a member representative or visit [LoveMyCreditUnion.org](http://LoveMyCreditUnion.org).

\*Details and restrictions on discounts from the following companies can be found at [LoveMyCreditUnion.org](http://LoveMyCreditUnion.org): Chrysler Group LLC, General Motors, Sprint, Thor Industries, Inc., Allied, FTD, CU Benefits Express and CompleteTax. Offers valid as of 11/11/09.

## SURVIVING A LAYOFF

A layoff or job change can be a challenging and stressful situation for you and your family. However, you can achieve a successful new direction with careful financial planning, useful tools and a positive approach.

### Take a look at your overall situation

Review your budget and see where you stand financially. In its most basic form, the budget includes income, expenses, and debts.

### List sources of income

This is the starting point of your budget review. In times of reduced income, you have to be creative and look at sources of income that you might not have considered in the past like unemployment compensation, savings, severance pay, family members and tax refunds.

### Review expenses

A great deal of "savings" can be found on the expense side of your budget. Write down every penny that you spend. Prioritize your expenses from the most important to the least and start cutting now!

### Evaluate and reduce your debt

List all of your debts - both secured and unsecured. Mortgages or other secured loans should take first priority. Determine if you can refinance or consolidate your debt to reduce monthly expenditures. Also try contacting your creditors to make payment arrangements.

### Be diligent, persistent and organized

Think positive and make your finances a priority.

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