



**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	0.250%	0.250%
Certificates of Deposit		
CD Minimum \$500.00		
3 month	1.000%	1.010%
6 month	1.400%	1.410%
12 month	1.500%	1.510%
18 month	1.600%	1.610%
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.

## JOIN US FOR OUR 75TH ANNIVERSARY!!!

Save *Tuesday, September 14, 2010* on your calendar and join us from 3pm- 7pm for the festivities at the Plymouth branch of Grand Rapids Family Credit Union as we celebrate our 75th Anniversary with Fun, Food, Games and Prizes! See the back of this newsletter for a taste of history from 1935, when it all began!

### Save to Win:

## Your Win-Win Chance to Save

We've all played games of chance at one time or another. And usually it boils down to throwing your hard-earned money away. How would you like a chance to win \$100,000 and save your hard-earned money at the same time? That's what Save to Win is all about! We've teamed up with other credit unions around the state to offer this great savings program.

IT'S A WIN-WIN SITUATION!



With Save to Win, every \$25 you put into a share certificate at Grand Rapids Family Credit Union is another chance to win and save. In the end, you'll at the very least walk away with your savings, plus interest. Or, you could end up winning \$100,000!

## How it Works

We've made it easy to Save to Win. Here's what you need to do:

1. Open a 12-month Save to Win certificate of deposit with at least \$25. This is considered your first entry into that month's drawings and the grand prize drawing.
2. Keep making deposits into your CD during the 12 months of your certificate. Every \$25 is another entry to win, but you can only earn up to 10 entries a month. (You can deposit as much money as you want each month, but prize entries are limited to 10 entries per month)
3. Make sure your account is active at the time of the drawings and that you're a Michigan resident.
4. There will be monthly prizes ranging from \$125 to \$1,000 and our credit union will also have at least four \$75 drawings per month for just our members!
5. When the Save to Win program period is over, there will be a drawing for one \$100,000 grand prize. Contest ends 12/31/2010.

When you Save to Win you not only get a chance at winning \$100,000, but you walk away with the deposits you made over the year - plus interest. A definite win-win situation!



When you purchase a product or service from a U.S. - based company, that money is re-invested in America. From schools to roads, the money you spent on that purchase directly impacts the community services we all depend on. When you INVEST IN AMERICA, you win with great savings and when necessary, a low rate loan from your credit union.

Visit [www.LoveMyCreditUnion.org](http://www.LoveMyCreditUnion.org) to learn more about savings from GM, Chrysler, Sprint, Direct TV, CompleteTax, FTD, CU Benefits Express, Allied Movers and many more.

## Drive Away with a LOW RATE Auto Loan



Stop by and pre-apply for a vehicle loan from Grand Rapids Family Credit Union. Stop by our web site for all our loan listings. New and Used Auto Loans from 36 to 72 months. Classic Vehicles and Recreational too.

## Holiday Closings

Remember to use "It's Me 247" and "CU-Talk" computer and audio services.

Labor Day  
- Monday, September 6th



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

# NEW REGULATION CHANGES:

## What You Need to Know about Overdrafts and Overdraft Fees

An **overdraft** occurs when you do not have enough money in your account to cover a transaction, but we pay it anyway. We can cover your overdrafts in two different ways:

1. We have [standard overdraft practices](#) that come with your account.
2. We also offer [overdraft protection plans](#), such as a link to a savings account, which may be less expensive than our standard overdraft practices. To learn more, ask us about these plans.

Over the last few weeks the credit union will be mailing out a very important notice. This notice explains our [standard overdraft practices](#).

### WHAT ARE THE STANDARD OVERDRAFT PRACTICES THAT COME WITH MY ACCOUNT?

We do authorize and pay overdrafts for the following types of transactions:

- Checks and other transactions made using your checking account number
- Automatic bill payments

We do not authorize and pay overdrafts for the following types of transactions unless you ask us to (see below):

- ATM transactions
- Everyday debit card transactions

We pay overdrafts at our discretion, which means we do not guarantee that we will always authorize and pay any type of transaction.

If we do not authorize and pay an overdraft, your transaction will be declined.

### WHAT FEES WILL I BE CHARGED IF GRAND RAPIDS FAMILY CREDIT UNION PAYS MY OVERDRAFT?

Under our standard overdraft practices:

- We will charge you a fee of up to \$25 each time we pay an overdraft
- There is no limit on the total fees we can charge you for overdrawing your account.

### WHAT IF I WANT GRAND RAPIDS FAMILY CREDIT UNION TO AUTHORIZE AND PAY OVERDRAFTS ON MY ATM AND EVERYDAY DEBIT CARD TRANSACTIONS?

If you also want us to authorize and pay overdrafts on ATM and everyday debit card transactions, look for the letter in your mail box. Simply complete the form and mail to: Grand Rapids Family Credit Union, 1225 Plymouth Ave NE, Grand Rapids, MI 49505-5640.

## Highlights From 75 Years Ago

*Grand Rapids Family Credit Union was originally organized as Grand Rapids Municipal Employees Credit Union in 1935. What other major events were happening that year....*

- United States was in the midst of the Great Depression.
- Giant Dust Storms stirred up the Great Plains.
- Gangsters and bank robbers ruled the headlines with their exploits across the Mid-West.
- Franklin D. Roosevelt was President (1933-1945).
- The Works Progress Administration (WPA) and Social Security Act were created.
- Union Organizing and Strikes drew large stand-offs, injuries and deaths.
- Babe Ruth hit the 714th and final home run of his career for the Boston Braves.
- Adolf Hitler announced German rearmament in violation of the Versailles Treaty.
- Parker Brothers released the board game Monopoly.
- Movies at the Theatre included:

*Mutiny on the Bounty* with Clark Gable and Charles Laughton

*Top Hat* with Fred Astaire and Ginger Rogers

*The Littlest Rebel* with Shirley Temple

*Captain Blood* with Errol Flynn and Olivia de Havilland

*Bride of Frankenstein* with Boris Karloff

*Western Ho* with John Wayne

# 1935