

# MONEY MATTERS

Quarterly Publication  
for the members of  
Grand Valley Co-Op  
Credit Union

FALL 2011

## WHERE OWNERSHIP WORKS!

Money Matters is published quarterly  
by Grand Valley Co-Op Credit Union.

### MAIN OFFICE

3767 Sparks Dr., S.E.  
Grand Rapids, MI 49546  
Phone: (616) 942-9630  
ATM & Night Drop Available  
Now Open Saturdays  
9:00 am – 12:00 noon

### HASTINGS

329 N. Michigan Ave.  
Hastings, MI 49058  
Phone: (269) 945-9754  
ATM Available

### KALAMAZOO

4245 S. Westnedge  
Kalamazoo, MI 49008  
Phone: (269) 382-1880  
ATM & Night Drop Available

### LUDINGTON

266 N. Jebavy Dr.  
Ludington, MI 49431  
Phone: (231) 843-3464  
ATM & Night Drop Available



## Grand Valley Co-Op VISA Credit Card...

With the best **"Bonus Point"** rewards program, it's worth the time and worth the effort to enroll today!!

Along with great rates, Grand Valley Co-Op Credit Union's PLATINUM VISA CREDIT CARD offers "ScoreCard Rewards" points. Use your VISA card for everyday purchases, such as gas, gifts or groceries and you will earn "Bonus Points" that can be exchanged for fabulous travel and brand-name merchandise. Check out the ScoreCard web site at [www.scorecardrewards.com](http://www.scorecardrewards.com) and you will be amazed!



*As a Special Perk to our Grand Valley Co-Op Credit Union VISA members ... You will be earning **"DOUBLE BONUS POINTS"** on all qualifying purchases until February 28, 2012!!!!*

Grand Valley Co-Op Credit Union's VISA card is convenient to use and accepted everywhere VISA is accepted. With great rates, as low as 6.99%\* APR, you can make purchases confident that your interest costs are the very lowest. Also with a 25 day grace period and no annual fee, the Grand Valley Co-Op Credit Union VISA Card is the best credit card to carry!

Don't have a GVCCU Platinum VISA card yet? Now is the time to apply. Simply call or stop by and we can get your card processing today!

\*this is the lowest rate available. Your rate may be higher depending on your credit history.

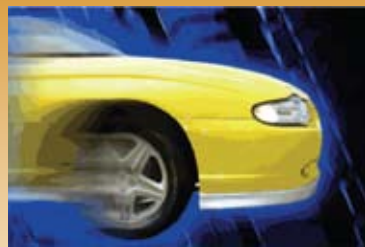


GRAND VALLEY  
co-op credit union

[www.gvccu.org](http://www.gvccu.org)  
800-328-4131



Your savings are federally insured  
to at least \$250,000 and backed  
by the full faith and credit of the  
United States Government



## Choose Your Credit Union For Your Next Vehicle Loan.

Great Choices, Great Rates, Great Terms!

We hope you will consider the credit union when financing your next vehicle purchase. We finance new & used vehicles at great rates and comfortable terms. Our flexible auto loan program can include no money down, payments up to 84 months, the convenience of payroll deduction or payment transfers, and fast friendly approvals. We even offer programs that allow you to keep the "Auto Rebates" offered and help you pay less for your car, making a better deal than "ZERO Percent Financing".

**For Rates as low as 2.99% APR, call or stop by Grand Valley Co-Op Credit Union.**

Yes, the best choice in town is financing your auto at Grand Valley Co-Op Credit Union. Now is a great time to fill out a pre-approval for your next loan.

## CONSUMER LOAN RATES

### NEW TO 2009 OLD TITLED VEHICLES

Rates as low as 2.99%\*\*

\*titled vehicles are autos, RV's, boats & motorcycles

### USED TITLED VEHICLES 2005 - 2008

Rates as low as 3.75%\*\*

### USED TITLED VEHICLES 2004 & OLDER

Rates as low as 8.00%\*\*

### NO APPLICATION FEE

HOME EQUITY LOANS (fixed)  
Rates as low as 4.50%\*\*

\*\* APR= annual percentage rate

These are the lowest rates available; your rate may be higher based on your credit score and term.

### VISA CARDS

Platinum VISA .....as low as 6.99%\*\*

### UNSECURED LOANS

Line of Credit  
with draft account ..... 11.25%  
without draft account ..... 15.00%  
Closed End Installment as low as 8.00%

### OTHER LOANS

Share Secured Loan ..... 6.00%  
Home Improvement (unsecured) ... Call  
Mortgages ..... Call  
Mobile Home Equity Financing ..... Call  
Vacant Property Loans\* ..... Call  
Home Equity Line of Credit ..... Call



Your savings are federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government

## DIVIDEND RATE INFORMATION

The Board of Directors declared the following dividends and interest rates on your savings account at its monthly meeting in September 2011.

**SHARE SAVINGS ACCOUNTS** – A .25% per annum dividend, .25% APY, was declared for the third quarter of 2011, paid October 1, 2011. This dividend was paid on share savings accounts maintaining a balance of \$100 or more for the quarter.

### INTEREST BEARING ACCOUNTS

Super Simple Account ..... 0.40% APY\*  
Christmas Club ..... 0.50% APY\*  
30 Month Investment ... 1.00%-1.26% APY\*  
IRA ..... 0.50%-1.97% APY\*  
HSA Savings ..... 0.25%-1.00% APY\*

*Other IRA & Certificate accounts are available. Contact a Member Service Representative for more investment options.*

\*APY = Annual Percentage Yield, rates are subject to change by the Board of Directors

Interest is calculated by the daily balance method that applies a daily periodic rate to the balance in the account daily. Interest will be compounded and paid quarterly. Truth-in-Savings disclosures containing information about terms, rates, fees and charges, and other features of accounts offered by this credit union are available upon request. If you would like a copy of this information, stop by the nearest office or call a member service representative.

## International Credit Union Day Is Thursday, October 20, 2011

On Thursday, October 20, over 184 million credit union members worldwide will celebrate **International Credit Union Day**. With over 54,000 Credit Unions worldwide they have kept their purpose constant for more than 150 years. As a not-for-profit financial cooperative, credit unions make life better for millions of people every day by saving them money, providing financial education and helping them reach their goals.



**The theme this year is Credit Unions Build A Better World.**

So we ask you to share the news with your friends and family. Tell them about our convenient services, great loans, high yield savings, and friendly atmosphere. In fact, bring them along to the credit union as we will be serving refreshments at each branch on Thursday, October 20, 2011. Please stop by to help us celebrate!

## Why e-Statements are great!!

**First:** e-Statements are available instantly! **Second:** e-Statements can be accessed at any time, from any place. **Third:** e-Statements are better for the environment. **Fourth:** e-Statements help prevent identity theft.

Enrolling for e-Statements is a very simple procedure. You must be enrolled in on-line banking, "It's Me 247" to access your e-Statements. After logging in to your account, locate the e-Statement tab and follow the short procedure. Once enrolled, you will receive an e-mail notification letting you know your e-Statement is ready to view. You can also view past statements.



**If you would like more information, please contact any branch office for details!**

## Notes & Reminders

- **Christmas Club savings** were transferred to your regular shares account on Monday, October 3, 2011. Existing Christmas Club members will automatically renew their savings program for Christmas 2012. If you did not have a 2011 Christmas Club Account, now is a great time to start for next year!
- **We now offer** Health Savings Accounts (HSA's). Contact any branch office for more information!
- **Holiday Hours** are as follows:  
Closed Thursday, November 24, Thanksgiving Day  
Open Friday, November 25 – 9:00 am – 5:00 pm  
Closed Saturday, December 24, Christmas Eve  
Closed Monday December 26, Christmas Day Observe  
Closed Saturday, December 31, New Years Eve  
Closed Monday, January 2, New Year's Observe  
**It's ME 247** online banking, **CU\*Talk** telephone banking and 24 hour **ATM** machines will be fully functional for your needs
- **The Main Office** is open on Saturdays from 9:00am – 12:00 noon.

## ATTENTION members who travel to warmer climates during the winter months:

GVCCU would be happy to send your mail to an alternate address for your communication needs during the time you are away. Simply contact any branch office and give us your alternate address. During your seasonal travels you can rest assured the credit union will be able to get all important information to you!

## CREDIT UNION VISION

To provide our Member-Owners' a standard of excellence in lifelong financial services. We define excellence in terms of friendliness, courtesy, competitiveness and value.