

MONEY MATTERS

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

SUMMER 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



www.gvccu.org
800-328-4131



This credit union is federally insured by the National Credit Union Administration



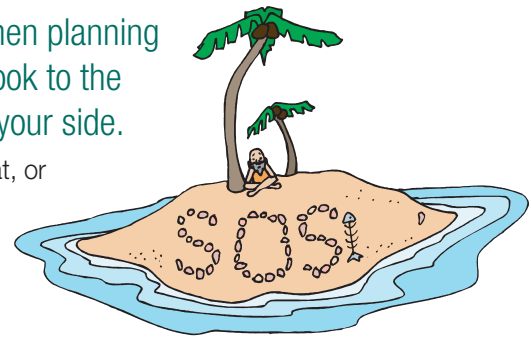
LOOK TO YOUR CREDIT UNION FOR "SUMMER OPPORTUNITY SUPPORT"

That's Right...We hear your "S O S" call! When planning a trip, a project, or a new summer purchase, look to the credit union for help. We are there ... right at your side.

Are you in the market for a new or used Vehicle, RV, Boat, or Motorcycle this summer?

Come to Grand Valley Co-Op Credit Union to get affordable rates, flexible terms and fast, friendly service!

- Rates as low as 2.99% APR*
- Terms up to 84 months
- Up to \$100 cash to finance or refinance your vehicle, RV, boat or motorcycle loan with us!



Refinancing is available for those members who already have high-rate loans from other lenders. Refinancing at our low rates could allow you to pay less each month, pay off your entire loan sooner, or both. There are no extra charges when refinancing with us...*just plain savings!*

*this is the lowest rate available. Your rate may be higher based on your credit score and loan term.

Grand Valley Co-Op Credit Union has a motto:

You've got friends at Grand Valley Co-Op Credit Union! We mean that So, think of us first when sending out that "S O S"! Good Friends can make a Great Life!

2011 Summer Ticket Prices

Looking for excitement this summer? Why not try one of the amusement parks that Grand Valley Co-Op Credit Union offers tickets to. We offer tickets at discount prices and make them convenient to get. This summer we will have tickets to the following Amusement Parks:

Cedar Point	Gate Price	Our Price
General Admission, Adult	47.99	38.00
2 Day Ride & Slide, Adult	78.99	70.99
<i>There is no charge for 2 & under</i>		

Michigan's Adventure	Gate Price	Our Price
General Admission	26.00	25.00

Includes one day of admission to Michigan's Adventure and WildWater Adventure. There is no charge for toddlers 2 years and younger.



Have A Great Trip!

CONSUMER LOAN RATES

DIVIDEND RATE INFORMATION

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%**

VISA CARDS

Platinum VISAas 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

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

SHARE SAVINGS ACCOUNTS - A .25% per annum dividend, .25% APY, was declared for the second quarter of 2011, paid July 1, 2011. This dividend was paid on share savings account maintaining a balance of \$100 or more for the quarter.

INTEREST BEARING ACCOUNTS

Super Simple Account 0.50% APY*
Christmas Club 0.50% APY*
30 Month Investment 1.16% - 1.41% APY*
IRA 0.50% - 2.12% APY*
HSA Savings 0.25% - 1.00% APY*

Other IRA & Certificate accounts are available. Contact a Member Service Representative or 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.

** APR= annual percentage rate
These are the lowest rates available;
your rate may be higher based on
your credit score and term.



This credit union is federally insured by the National Credit Union Administration

More Hours to Help Our Members

The Grand Rapids branch at 3767 Sparks Drive SE, Grand Rapids is now open on Saturday from 9:00am until 12:00noon. You can conduct all types of business from cashing a check, opening new accounts or services, and applying for, and closing loans. Please stop in or call to see what we can do to help your life be more financially successful.

Anywhere, Anytime!

Banking services are available to you anywhere, any time. You can choose **It's ME 247** 24 hour on-line banking or **CU Talk 24** hour telephone access. We are part of the Co-Op Network that provides over 26,000 no-surcharge ATM's for your convenience. We also have over 4,500 shared network branch locations through the Credit Union Service Centers and Xtend CU Shared Branch networks. Direct Deposit will make your life even more organized.



Traveling Made Easy

If you are in need for fast funds to make your traveling time more enjoyable, take along a **Grand Valley Co-Op Credit Union Platinum VISA** credit card. With rates as low as 6.99% APR*, you won't find a better card for your travels. This rate IS our regular rate! You will also earn bonus rewards points for exciting travel & merchandise items! In fact, you will earn up to 10,000 bonus reward points if you apply NOW for a GVCCU Platinum VISA credit card! Enjoy your summer!

*This is the lowest rate available; your rate may be higher based on your credit score.

Notes & Reminders

- **Now is the time to update** the information on your accounts. If you think you may have the wrong beneficiary, wrong address, wrong phone number, or even have wanted to add a person to your account, please visit the credit union as soon as possible so that we can accommodate your request before the need arises.
- **We would like to thank** Thornapple Valley Community Credit Union in Hastings for their assistance when our building was damaged during a fire to an adjacent building. The fire damaged our building, causing us to close for repairs. TVCCU opened their doors to our staff & members, allowing us to continue services. Their generous use of their office and complete support by their staff is appreciated and shows the true nature of the credit union philosophy of "people helping people"!
- **Switch to E-statements** for a chance to win an iPod TOUCH! Enter the contest by enrolling for E-statements through It's ME 247. Eligible members can enter the contest by enrolling for E-statements between July 1, 2011 and August 31, 2011!
- **Refer a Friend to the Credit Union...Split a Benjamin!** Refer your friends, family or coworkers and split \$100. New members must open a savings account plus a loan, VISA or checking with direct deposit to be eligible! Visit our web site at www.gvccu.org to download your Refer A Friend certificate!

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.