



The Beacon

Volume 6, Issue 1, January 2012

Night Depository To Replace ATM

Oh no, you realize our office is closed for the day. No problem, our NEW depository, which is being installed in January, is a safe, secure way for you to make your deposit or even to make a loan payment after hours. Simply place your deposit slip along with your funds into an envelope and drop it into the depository box at the credit union building. If you're making a loan payment without a monthly statement or coupon, be sure to write a memo on your check indicating what the payment is for. Your deposit and/or loan payment will be processed the next business day. That's all you have to do. In fact, it's there for you 24/7. Night depository is just one more way the credit union is at your service, simplifying your financial life. If you need more information, please contact the office.

Announcing the 54th Annual Meeting

Date: Tuesday, February 28, 2012

Time: 5:30 PM — 7:30PM

Place: North Greece Fireman's Field
3666 Latta Road Rochester, NY 14612

- Meeting followed by Food and Refreshment
- Door Prizes—Must be present to win

Tickets: Adults--\$10.00 and Children under 12--\$4.00

Purchase your tickets in the office.

Profile of Candidates

John Duggan—I have been a member of the Greece Community Federal Credit Union since October 13, 1965. For the past 16 years I have had the opportunity to serve as secretary. I believe my background and work experience has prepared me well for these responsibilities. I wish to continue to serve on the Board of Directors and would appreciate your support.

Lew Lennon—For over 20 years I have had the opportunity to serve on the Board of Directors. During this time I have served as past secretary, past vice-president and past president. It has been a time of learning and growth for me and I look forward to continued service and growth with your support for the next three years.

Happy New Year!!!

Are you finding yourself a
little short on cash?

Holiday Loan Special Extended

Up to \$5,000 12 Months

Rates as low as 4.99%

Offer ends January 31, 2012

**AUTO LOANS JUST FOR
YOU**

Including ENTERPRISE CARS
Rates as low as 2.99%

We also OFFER Refinancing on
AUTO LOANS*

Rates as low as 2.99%

*Not available on existing GCFCU auto loans.

KEEP \$\$\$ IN YOUR POCKET

Summer Skip payments are
available on the above loans.

Apply online, call Barb Huchzermeier
at 453-1225 or stop in the office.

Rates are subject to change

Grant Award

Laura Dewey, manager, received word in October that our credit union has been awarded a 2011 Financial Fitness Grant from New York Credit Union Foundation in the amount of \$1,023. The grant application was submitted for 5 larger monitors for office staff use. The monitors allow the staff to quickly view all of a member's information through multiple screens thus helping to assist in addressing questions.

Get In The Fast Lane With Your Credit Union Debit Card

Still fumbling with your checkbook and fishing for a pen in the checkout lane? Why not switch to a debit card from the credit union? It's far more convenient and will save you - and the people behind you in line valuable time. Just swipe the card and either enter your Personal Identification Number (PIN) or sign for the purchase, and a few moments later, you will be on your way.

Your debit card also can save you money when you travel. If you need cash, you can avoid costly out-of-network ATM fees by using your debit card to get cash back at a grocery store, drug store, or other merchant. Outside the U.S., currency exchange fees are typically less than when you use a credit card. Just be sure to contact the credit union to let us know your travel plans so that we can alert our risk managers that you will be you using the card, not a thief. Also be aware that hotels and gas stations may place a hold on your funds when you use your debit card, but restaurants and other merchants usually don't. Apply for your credit union debit card today.

The Last Word.....Treasure every moment that you have because..."Yesterday is history. Tomorrow is a mystery. Today is a gift. That's why it's called the present."

Scholastic Achievement Award

1st Quarter Winners

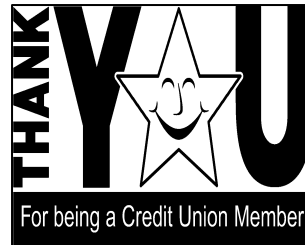
Anna Lorenzini, Dana Sloan and Jenna Sloan

2nd Quarter Drawing--February 23, 2012

CONGRATULATIONS!!!

Scholarship Program

The deadline for applying for the 2012 Scholarship Program is fast approaching. The date is Friday, January 20, 2012. This program is open to college-bound high school seniors who will be attending a 2-or-4 year accredited educational institution for the first time in the fall of 2012 and currently are a member of GCFCU with an *ACTIVE* account. Applications are available in the office. If you have any questions, please contact Carol Thompson at 453-1222.



As 2011 comes to an end, your credit union wants to "Thank You" for your membership and for using your credit union to meet your financial needs! We

hope you consider taking even greater advantage of all our products and services in 2012. We also hope that we will remain your financial institution of choice for a long time to come. So again, "Thank You" for choosing Greece Community FCU. We look forward to continuing to serve you in the months and years ahead.

In addition, thank you for *YOUR* referrals. They continue to be one of the BEST ways to connect with new members.



OFFICE HOURS

Monday-Thursday: 8:30 AM - 4:00PM

Friday: 8:30 AM to 5:00 PM



IMPORTANT DATES AND CLOSINGS

New Year —Reopening January 3, 2012

Martin Luther King Jr. Day—January 16, 2012—Closed

Scholarship Applications Due—January 20, 2012

Presidents' Day—February 20, 2012—Closed



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