

Friday, November 10 - Veterans Day.
Thursday, November 23 - Thanksgiving.
Our offices will be closed for these federal holidays.



November 2023 Newsletter
Vision: A Legacy of Improving Lives
Mission: People Serving with Purpose

[Visit our website](#)



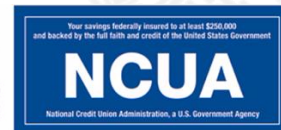
Skip A Pay Time Again!

Don't stress this holiday - just SKIP it!
Skip your December loan payments (for small per loan fee). Stop by any branch or [apply online](#).

Forms due by Nov. 24, 2023

(Certain loans excluded. Must be current on loans to skip. See GKCU for details).

- QUICK LINKS:
[Open Account/Service Online](#)
[Deposit Rates "New"](#)
[Loan Rates](#)
[ATM & Shared Branching Locator](#)
[Online Applications](#)
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Times Change; So Must We.

Dear Members,
When you've been around for awhile, you find times when you have to update, refresh, and revamp. Over the past 71 years, GKCU has built a strong foundation of affordable and accessible financial services that fit the needs of our members at each branch. Instead of a 'one-size fits all approach', we try to meet your individual needs with an one-on-one strategy. And as times change, we build upon that foundation to change too; whether at a branch, for our staff or for your security. Our Bourne Street branch recently underwent a lobby upgrade with a new teller line and



office space, as well as, a much needed new roof. (Be sure to stop by and see!) Our staff has been developing their skills and knowledge at local conferences and training events. Our computer system is getting prepped to make a conversion to a new provider beginning in late 2024. We are always reviewing our rates, products and services to make them relevant and the best return for you. As we start to look forward to another year, let us hear from you on how things are going and where we can help. "Times, they are a'changin'" and we must all change with them; but one thing you can count on, we'll always be here for you. ~GKCU



Relax this Holiday Season

Soon the hustle and bustle of the holidays will be upon us. Trying to find extra time to do all you have to do with all the extra you want to do can be a struggle; so, finding the extra money to get it all marked off should be easy. Relax, you've got GKCU as your Secret Santa helper!

In addition to our Skip a Pay program, GKCU has other great options to help you swing the holiday load. [Holiday Loans](#) are available up to \$1200 for 11months* and give you just the bump you need to keep the holidays green. GKCU VISA credit cards, with low, fixed-rates are another great way to get all you need on your wishlists and earn reward points you can redeem later for yourself! And, there's no saving like a Club Savings to help take money you've been stuffing away all year to ease the tightrope of holiday gift buying and your family's daily budget. Stop by any branch to talk about all your financial options to make your holidays shiny and bright. *(*Certain restrictions apply. Annual Percentage Rate is 12%; based on individual credit. See GKCU for details.)*

Finding ways to not 'break the bank' during the holidays can happen with some planning and personal discipline. The key is clear communication about budgets, paying methods and gift-giving expectations. Talk about limiting who you buy for by pulling family names or setting a maximum dollar amount for each gift. Keep track of how much you are spending by putting all purchases on one card or paying in cash. Finally, know it is ok to keep things simple; as we get older, the important memories are counted in the time spent versus the money spent. For more tips, [CLICK HERE](#).

Give Your Finances a Year-End Check Up

You take care of your house, your car, and your body, so why not do a year-end check-up with your finances too? A quick check-up can help you avoid unnecessary fees and eliminate unused services translating into money savings for you. First, check your financial statements (or online accounts). Are there items you have on auto-pay like streaming services or monthly memberships that you are no longer using (or not using enough to justify the payment?). Next, check the types of financial services you have and ask if there are other options that better suit your needs. Have you outgrown that 'kids' account? Have you grown into a 'classic' account (ages 60+)? Could you refinance your loans to better rates or put money into a long-term savings to earn you more? As you change, so do your financial needs so review them often. Then, check dependents and contact information on accounts to make sure the



details are correct and in order. Finally, make a plan for the new year ahead. Do you need to make adjustments to your retirement accounts or do you have CDs maturing? Will you need a new car or home? The better the plan, the healthier are your finances. [READ MORE](#)



Get a Bigger Slice of the Pie

Your credit union membership affords you more than just a big piggy bank. We offer a variety of services so we can work with you to meet your individual tastes. As an owner, your savings / Share account remains your connection to active credit union membership and allows you access to other products and services. Just

stop by any GKCUC branch to get yourself a bigger slice of the pie including: Checking with no minimum balance requirements and can be opened as young as age 15; Certificate of Deposits (CDs) for longer-term earnings and Individual Retirement Accounts (IRAs) to put your hard earned dollars to work after you retire. Money Market Accounts are tiered savings with checking-like access. We also offer Credit Sense for checking-in on your credit score, Card Hub for control of your debit card, and free online/mobile access to transfer money, pay bills and remotely deposit checks. To treat yourself to what you deserve, talk with a GKCUC employee at a branch or [online](#).

Learning means Growing for YOU!

GKCUC employees take our jobs seriously. That means continuously learning new ways to serve you. From improving on our member service to learning more of the credit union difference, GKCUC is developing financial leaders who are equipped to help you make the best decisions for your wallet. And we even get into the community too, to learn about what affects you and the future for our communities. Thanks for your trust in us as your financial partner and letting us grow better for you!



GKCUC employees at Emerging Leaders conference



GKCUC employees at CU Principles and Philosophies conference



Touring businesses to be better community partners.

[CU Save School Deposit Days Schedule](#)

[Click to view dates for school visits for this coming year.](#)

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to enroll.

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