



"Building Trust...Enriching Lives."



## Family Connections

SPRING 2011

### SPECIAL POINTS OF INTEREST

Call us if your account number appears anywhere in this publication. If so, you'll have won \$25 but you must contact us to claim it.

- All about home mortgage and home investment loans.

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### YOU CAN HAVE THE HOME OF YOUR DREAMS



It's almost Spring – a great time to purchase that new home you've been thinking about! If you are in the market for a home loan, don't let the black clouds of high interest darken your skies. Now, while rates are still low, is a great time to buy. Whatever your needs may be, you'll find the sunny side of home loans at Generations Credit Union.

For an affordable second mortgage or home equity loan, just give us a call. If you're looking for a first mortgage (primary residence), our mortgage company, Credit Union Home Mortgage Services (CUHMS) has a full range of affordable home loans with low closing costs. For more information on first mortgages or refinances over \$100,000, or to apply, just log on to [www.generationscreditunion.com](http://www.generationscreditunion.com) and click on our "Home Center" tab and then "more info" under First Mortgages...

### NOT IN THE MARKET FOR A NEW HOME? WHY NOT FIX UP THE ONE YOU'RE IN?



Have you recently reviewed your electric or gas bill and thought, "I sure wish this bill wasn't so high"? We have some suggestions that could lower your bills and improve the resale value of your home.

First you need to identify the problem spots in your home. You can do that by contacting Thurston Energy at (360) 754-6320 or [wayne@thurstonenergy.org](mailto:wayne@thurstonenergy.org) to schedule an energy evaluation. For only \$190 they will evaluate your home's energy efficiency and give you a concise report that identifies the areas in your home that are costing you the most energy dollars. The report also lists improvements you can make from low cost fixes, like door sealing to installing a high efficiency heat pump or other "green" improvements, to reduce your energy consumption. The list may include some improvements that may require a longer term payment plan and that is where we come in. We provide a low cost loan program for home investment loans from \$2,500 to \$20,000 that doesn't have any equity requirements. With home values dropping in our area it can be difficult to find financing for home investments using traditional home equity loans. We make the assumption, by making these "green" improvements, your home will only increase in value.

We are working with a number of contractors and can refer dependable, honest companies to assist you with your improvements. 16513 Contact us at 357-5660 or (800) 672-7211 to discuss your options or start the process by applying for a loan on our website at [www.generationscreditunion.com](http://www.generationscreditunion.com). Just choose "Click here to apply" on our home page. We will contact you when we receive notice of your application.

## NEW FACES AT GENERATIONS CREDIT UNION



The next time you are in the branch, be sure to introduce yourself to our newest employee, **Shannon York**. She was hired to replace Kaloa as our new member service representative. She has a great deal of experience in member service at a number of financial institutions and looks forward to a long and mutually satisfying relationship with our members. Her bubbly personality is infectious and you can't help but smile when she is around.



**Maurice Green** was hired late last year to replace our outgoing Finance Manager. He moved all the way from Vermont to take this position. His background is a cornucopia of successes in financial positions at a number of banks and credit unions. He previously lived in Seattle and has family in the area. We are very fortunate that he was willing to accept our offer and return to the beautiful Pacific N.W. His sense of humor is contagious. He has our staff rolling in the aisles while ensuring that our finances are on track.



### NO MORE SLIP & FALLS

When we installed the tile in the entrance it was treated to prevent slipping, but we discovered, over time, that the treatment had worn away.

The entrance way and stairs have now been newly treated with a non-slip solution so our members can rest assured that area is now safer from slipping and falling, even on rainy days.

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www.glasbergen.com



"THE COMPUTER SAYS I NEED TO UPGRADE MY BRAIN TO BE COMPATIBLE WITH ITS NEW SOFTWARE."



### WE HAVE MONEY TO LOAN

See us before you buy. We CAN save you money. We know you've heard it before, but it's true. We care about our members and take care to ensure you are getting the best deal possible. 14542 Some car dealers don't like us because we insist that they give our members a fair deal. We know dealers have to make money to pay their bills, but they don't need to get it all from one sale. We fight the good fight for our members. Try us out!



### CRIME STOPPERS

Second Annual Race Against Crime

5k, 10k, 1 mile & Kid's Dash

**Sunday, August 7, 2011**

Rainier Vista Community Park in Lacey, WA.

Join GCU staff and volunteers for this fun event!

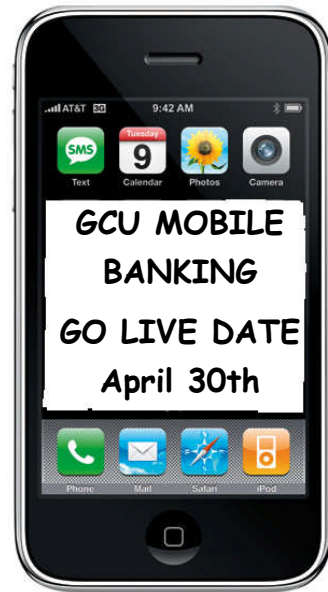
**Help us TAKE A BITE OUT OF CRIME!**

Android App

iPhone App

Text only

Smart phones



- ◆ Automatic text alerts
- ◆ Transfer funds
- ◆ View cleared transactions
- ◆ Check balances

- ◆ Smart phones
- ◆ I Phones
- ◆ Androids
- ◆ Solution for text only phones

With Mobile Banking from Generations Credit Union, you can manage your banking anytime and from anywhere! Enjoy the convenience of on-the-go money management with three options from GCU our Mobile Banking app, our Mobile Banking Website, or our Text banking website. Mobile Banking is fast, secure, free and available to all GCU members with an internet capable phone and text banking is available to all members with mobile texting. 9945 We will provide sign up instructions for mobile banking on our website so please watch for updates on this new service.

#### Mobile Banking

Allows you to:

- Receive automatic text or e-mail alerts for account balances and transactions
- Transfer funds easily between Generations Credit Union accounts
- Locate convenient Shared Branches and ATM's in our local area (expanded area locator coming soon)
- View cleared banking transactions
- Check your account balances anytime or anywhere, 24/7

#### Text Banking

Take control of your account with MyCUAnywhere. Text simple commands to **40293** to view balances, check loan information, and even transfer funds between accounts from your cell phone. Get started by linking your credit union account with your cell phone number. Go to <https://textbanking.cuswirl.com/> to get started TODAY.

## BIG VEHICLE DISCOUNTS

Thanks to our partnership with **Invest in America**, Generations Credit Union has two ways for our members to buy American and save on a new vehicle.



**First**, GM is offering valuable discounts on most new vehicles. Depending on which vehicle you choose, you could drive away saving thousands of dollars! **Second**, our members can save big with great low loan rates when you finance your new vehicle through our credit union. Remember, if you finance a new or used vehicle (5 or less model years) with us that gets 24 or more miles per gallon, you will save 1% on your approved rate (to our lowest rate of 4% APR).

Just visit [www.lovemycreditunion.org](http://www.lovemycreditunion.org) to get the details on GM's terrific offers and then go to [www.generationscreditunion.com](http://www.generationscreditunion.com) and choose "Click here to apply" to complete a loan application. Saving is that simple. If you aren't currently a member, go ahead and fill out the loan application and right above the loan application on our home page you will find our "Join Us" button. Just follow the instructions to become a member and you too can qualify for these great offers.

## PROOFREADING IS A DYING ART

Here are some perfect examples:

- ◆ Something Went Wrong in Jet Crash, Expert Says.
- ◆ Police Begin Campaign to Run Down Jaywalkers.
- ◆ Panda Mating Fails; Veterinarian Takes Over.
- ◆ Miners Refuse to Work after Death.
- ◆ Juvenile Court to Try Shooting Defendant.
- ◆ War Dims Hope for Peace.
- ◆ If Strike Isn't Settled Quickly, It May Last Awhile.
- ◆ Cold Wave Linked to Temperatures.
- ◆ Couple Slain; Police Suspect Homicide.
- ◆ Red Tape Holds Up New Bridges.
- ◆ Man Struck By Lightning: Faces Battery Charge.
- ◆ New Study of Obesity Looks for Larger Test Group.
- ◆ Astronaut Takes Blame for Gas in Spacecraft.
- ◆ Kids Make Nutritious Snacks.
- ◆ Local High School Dropouts Cut in Half.
- ◆ Hospitals are Sued by 7 Foot Doctors.
- ◆ Typhoon Rips Through Cemetery; Hundreds Dead .

## GCU WILL BE CLOSED



**Monday, May 30**  
**Memorial Day**

&

**Monday, July 4**  
**Independence Day**



## GEN Y—WE WANT YOUR OPINION

We are looking for 6-10 members between the ages of 18 and 30 to volunteer for a new focus group we are forming. The purpose of the focus group is to assist us in providing the services and programs that your age group needs and wants. If you are interested in participating in this focus group please contact Shannon at [shannon@generationscreditunion.com](mailto:shannon@generationscreditunion.com).

We will provide refreshments during the monthly meetings. For convenience, the meeting schedule will be set by the participants at the first meeting.

Please consider volunteering for this new group to lend us your voice and wisdom so, together, we can help create a better financial future for all of our members.

## SORRY FOR THE DELAY

We experienced an unforeseen delay in our implementation of the Rewards program. We apologize for the inconvenience and are pleased to announce the program is now operational. Please read below for information about the program and how to get started.



**SAY GOODBYE TO COUPON CLIPPING!**

**With PREWARDS IT'S EASY TO SAVE WITHOUT ALL THE FUSS**

**Electronic  
Coupons**



**VISA Debit Cardholders**

- ◆ Redeem offers without coupons, codes or reward cards
- ◆ Offers delivered via email, text or online
- ◆ Receive relevant, real-time offers

Prewards® is a unique rewards program for VISA debit cardholders in which merchants fund special offers. Prewards work by linking merchant discount offers to your debit card. Unlike the standard rewards formula, in which consumers accumulate points to use in the future based on their spending, Prewards function more like a coupon, offering immediate discounts at specific merchants. You may choose to be notified by e-mail and/or text message of available rewards offers. 4489

When a Preward offer is redeemed, you will receive a text or email notification that the redemption occurred. The Prewards transaction credit can be viewed online on your next statement.

To set up your Prewards account just go to our website at [www.generationscreditunion.com](http://www.generationscreditunion.com), click on the icon shown above and follow the instructions to sign up. It's that simple. **START SAVING WITH THIS PROGRAM TODAY!**

## WILBUR WOODROW WALTON SCHOLARSHIP

If you are a member of GCU and are planning to attend an accredited college or university you may be eligible to apply for this scholarship. An application is available on our website at [www.generationscreditunion.com](http://www.generationscreditunion.com) by clicking on Wilbur's picture. **Hurry**, the deadline for applications is May 2nd.

### IF YOU PLAN TO USE A VISA DEBIT OR CREDIT CARD WHEN YOU TRAVEL PLEASE LET YOUR BANK OR CREDIT UNION KNOW

Identity thieves and fraudsters are getting smarter all the time. We create new fraud prevention tools and they figure out how to break through our defenses. One way we can keep them at bay if they do get your VISA card number is for us to make sure it is really YOU doing the transaction. Sometimes it is easier for them to get away with the crime in other countries. You are probably wondering why we want you to tell us if you are travelling and why we ask you to give us a good contact number to reach you while you are gone. This is so we can inform our VISA fraud department that you may be using your card for purchases that are outside of your normal routine. The fraud department is charged with calling cardholders to verify the authenticity of these types of transactions. 13312 Remember these callers will NEVER ask you for your PIN or CVV number. They will only request information in order to validate your identity. We understand this process can be tiresome at times, but this is the most effective way we can protect you. We count on you to protect your plastic cards from theft or loss. Together we can, to borrow a well-known phrase, TAKE A BITE OUT OF CRIME.

### PRIVATE STUDENT LOANS— Available at GCU soon!

Generations Credit Union has partnered with, CU Student Lending, LLC and Fynanz, a credit union student loan servicing group, to provide private student loans for GCU members. We are currently working out the details and will soon be able to accept loan applications for this coming school year. Watch for updates about this new program on our website and our Facebook page.



929 Eastside Street S.E.  
P.O. Box 2526  
Olympia, WA 98507-2526

Phone: 360-357-5660 or (800) 672-7211  
Fax: 360-357-8456  
E-mail: [mail@generationscreditunion.com](mailto:mail@generationscreditunion.com)  
[www.generationscreditunion.com](http://www.generationscreditunion.com)

**Telephone Teller (800) 234-3728**

Report a lost or stolen VISA:  
CREDIT CARD (800) 442-4757  
(outside the U.S.) (410) 581-9994

DEBIT CARD (800) 528-2273 and 812-647-9794  
(International Cardholder support)

Contact the Supervisory Committee:  
GCU Supervisory Committee  
P.O. Box 1873  
Olympia, WA 98507-1873

#### Hours of Operation

Mon-Tues-Thurs- Fri 8:30 am—5:30 pm

Wed 10:00 am - 5:30 pm

(If the State Payday (10th or 25th) falls on a Wednesday  
- open at 8:30 am)

#### 2011

##### Board Members

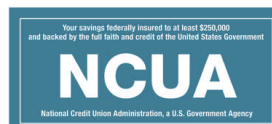
Graeme Sackrison  
Kathi Hamilton  
Johanna Standish  
Suzanne Fromme  
Gail Swanson  
Jana Jones  
Chad Carpenter

##### Supervisory Committee

Jim Donnelly  
Penny Hall  
Sheila Johnson-Teeter  
Kolleen Anderson

#### Credit Union Staff

Marilyn Ball-Brown, CEO  
Terry McGuire, Operations Manager  
Maurice Green, Finance Manager  
Carol Emmons, Lead MSR  
Maree Benner, MSO (Loans)  
Sharon Forberg, MSO (Loans)  
Myrna Jorgensen, Accounts Control  
Jensen Codera, Accounts Control  
Debra Erickson, MSR/Visa Coordinator  
RaeAnna Hughes, MSR  
Shannon York, MSR  
Nikki Lougheed, HR/Accounting  
Jamie Holmstrom, Internal Auditor



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