



## Family Connections

### SPECIAL POINTS OF INTEREST

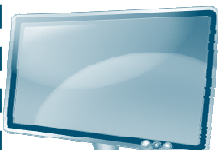
Call us if your account number appears anywhere in this publication. If so, you'll have won \$25 but you must call us to claim it.

- 2010 Annual Meeting information

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### DOOR PRIZES

### ANNUAL MEETING OF THE MEMBERS NOTICE

Wednesday, March 10, 2010 6:30 pm  
Olympia Elks Lodge  
1818 4th Ave., Olympia, WA 98506

At the meeting members will hear the state of the credit union, learn about the activities of the credit union in 2009, and what we plan for 2010 and beyond. Members will also have an opportunity to ask ques-



### FOOD

tions of staff, management and volunteers and, if there is a contested election, to vote for candidates for the Board of Directors and Supervisory Committee.

We are now accepting applications for members of our Board of Directors and Supervisory Committee. Descriptions of these elected volunteer positions are below, followed by details of the nomination process.

- 1) Nominations from the floor, per the bylaws, will not be allowed at the annual meeting.
- 2) In order to vote, you must have been a member for at least 3 months.

BOARD OF DIRECTORS	SUPERVISORY COMMITTEE
The seven member Board of Directors oversees the operations by setting policy, strategic planning, hiring the President/CEO and protecting the interests of GCU members.	The five member Supervisory Committee ensures adherence to established policies and procedures; supervises the completion of the annual audit as well as supplemental audits; and reports the findings to the Board, management, and/or regulatory agencies as required. 12200
This year there are two three-year positions open for election. The time commitment of the position averages 10 to 20 hours per month.	This year there is one position open for election. The average time commitment is 5-7 hours per month. An ideal candidate will have some knowledge of accounting and finance.
An incumbent wishing to serve another term must run for re-election when his/her term expires. Experience in, and knowledge of planning, finance, budgeting, marketing, personnel, or organizational management is desired.	

To Be On the ballot the following requirements must be met:

- Member in good standing for at least two years
- Bondable
- Not employed by Generations Credit Union for 5+ years
- Personal financial accountability demonstrated by a Credit Check

Self-nomination - Due February 5, 2010 by 5:00 pm

- Apply to the Board of Directors' Nominating Committee by submitting a resume and statement of interest (50 to 275 words) to: Generations 3827 Credit Union, Attn: Nominating Committee, PO Box 2526, Olympia, WA 98507 or email to: marylin@generationscreditunion.com Subject: Volunteer
- The Nominating Committee will interview the applicants and approve as candidates.
- 2. Membership Nomination (without Nominating Committee recommendation)
  - Any member who obtains the signatures of at least 50 members and meets the minimum qualifications above will be entered on the ballot.
  - The member must submit the following materials-due February 5, 2010 by 5:00 pm
    - 1) the petition with signatures;
    - 2) a written statement accepting the nomination;
    - 3) a resume; and,
    - 4) a statement of interest (50 to 275 words)

**LOOKING FOR A FIRST MORTGAGE LOAN**

**THIS GREAT DEAL IS STILL AVAILABLE!!!**

Contact John Zyck, of Met Life Home Loans, our preferred partner. Along with offering great deals to GCU members, we are confident John will treat you like one of the family to make your home financing experience a breeze. Use the coupon below for additional savings.



**JOHN  
ZYCK**

**MetLife Home Loans 5400  
Martin Way E, Suite D Lacey,  
WA 98516**

**WANT TO SAVE \$500 OFF YOUR CLOSING COSTS**

ALL YOU HAVE TO DO IS PRESENT THIS COUPON TO JOHN ZYCK  
WHEN YOU APPLY FOR YOUR LOAN

**A REAL COMMITMENT TO SERVICE**

- 24 hour response time
- Personalized service—he will come to you at your convenience.
- Service after the loan closes-call him with any issues or concerns
- 1/8% below the interest rate of the day for GCU members
- Innovative loan programs-Conventional, FHA, VA, Jumbo, and Construction

Cell (360) 280-3288 Direct  
(360) 252-3611 Fax (360)  
491-1258  
jjzyck@metlife.com

**Kids Are Quick**

**TEACHER:** Maria, go to the map and find North America.

**MARIA:** Here it is.

**TEACHER:** Correct... Now class, who discovered America?

**CLASS:** Maria.

**TEACHER:** Harold, what do you call a person who keeps on talking when people are no longer interested?

**HAROLD:** A teacher

**TEACHER:** Donald, what is the chemical formula for water?

**DONALD:** H I J K L M N O.

**TEACHER:** What are you talking about?

**DONALD:** Yesterday you said it's H to O.

**TEACHER:** Winnie, name one important thing we have today that we didn't ten years ago.

**WINNIE:** Me!

**TEACHER:** Millie, give me a sentence starting with ' I. '

**MILLIE:** I is...

**TEACHER:** No, Millie..... Always say, ' I am. '

**MILLIE:** All right... ' I am the ninth letter of the alphabet. '

**CREDIT UNION  
VEHICLES FOR SALE**

**2001 Holiday Rambler, 5th Wheel 27'  
\$14,500**

**2003 BMW 325i 4Dr Sedan 70K mi  
\$15,000**



Contact Charlie at  
(360) 352-0705 for more information on these vehicles or go see them at B & C Auto Sales at 3015 Pacific Ave. S.E., Olympia, WA.

**The Savings Keep Growing for Generations Credit Union Members with Invest in America**

GCU is proud to be a participant of Invest in America. Invest in America is a membership enhancement program that offers our members discounts on products and services provided by U.S. based companies. This partnership not only gives our members valuable discounts, but it also increases sales for our participating companies and, on a larger scale, helps stimulate the U.S. economy. Basically, Invest in America is a win-win for everyone.

As a member of GCU, you can receive the following money-saving discounts\*:

**Chrysler Group LLC** is offering Affiliate Rewards preferred pricing on most new Chrysler, Jeep, Dodge or Ram Truck vehicles, saving you thousands. This discount is on top of other current incentives.

**General Motors** is making their Supplier Pricing available to members on most new GM vehicles. This discount is on top of other current incentives.

**Sprint** has a 10% discount on personal wireless accounts and 15% off of business accounts. They are also waiving application and upgrade fees and giving other substantial discounts on phones and accessories. (See insert for more info)

**Thor Industries, Inc.** is saving members up to \$1,000 on select new, untitled eligible motor homes, travel trailers, fifth wheel trailers and park models. Discounts are available with seven popular manufacturers.

**Allied** is offering members discounts on local moving and storage and a minimum of 60% off of out-of-state moves, plus deals on various other moving extras.

**FTD** is giving members 20% off of flowers and gifts. You can choose from items like roses, Vera Wang exclusive floral designs, spa sets, chocolates, wine baskets and so much more.

**CU Benefits Express** has discounts ranging from 5% to 70% on medical and lifestyle products. Medical services include dental care, vision care, medical supplies, mail order prescriptions and more.

**CompleteTax**, your complete tax solution, is a cost-effective alternative to products like TurboTax. Members get 30% off of the software, which is used by CPAs and tax professionals. 13035

GCU is here to help our members save with respected U.S. companies at a time when everyone needs it most. To learn more about Invest in America and any of the above discounts, speak to a member service representative or visit [www.lovemycrreditunion.org](http://www.lovemycrreditunion.org).



**GCU WILL BE CLOSED**



**Monday, January 18, Martin Luther King Day  
Monday, February 15, President's Day**

**Annual Meeting—cont from page 1**

In a contested election voting will be open from 8:30 am to 5:30 pm at the credit union office on March 10th. Members unable to vote in person may call or email to request a ballot. Ballots will only be sent to the address of record. To be accepted the signed ballot must arrive in our office by 3:00 pm on Wednesday, March 10, 2010.

**ON YOUR WAY—[www.gcu.onyourway.com](http://www.gcu.onyourway.com)**

A website developed for the Gen Y generation (ages 18-30). Sign up today to begin earning points towards great prizes. Login in often to increase your chances of winning. On the site you will find blogs and great information just for your generation. Check it out!

**WINTER BLUES!**

Get out and enjoy the snow with a snowmobile. Finance yours now during our Winter Sale.

If snowmobiling isn't your thing, take a well-deserved vacation or have a very SPECIAL holiday season. GCU winter loans start at 8% APR now through January 31, 2010. Maximum loan is \$2,000 for 12 months. Make winter **YOUR FRIEND**. 15892



You can get a great deal on a sweet ride at **Paulson's** in Lacey. Tell them you are a GCU member. Contact them at (360) 456-8444 or stop by their showroom located at 4402 6th Ave. SE.

**GENERATIONS CREDIT UNION  
IS NOW OFFERING SOME OF THE BEST  
AVAILABLE LOAN INTEREST RATES !  
OUR VEHICLE LOAN RATES  
START AT 5.20% APR**

**and we guarantee, if you qualify, when you refinance an existing loan from another financial institution with us we will save you 1% or more (to our lowest rate of 4%) on a vehicle five (5) or less model years old.**

If your vehicle is three (3) or less model years old and gets 24 or more miles per gallon you may qualify for an additional 1% rate discount.

It's a deal you can't afford to pass up.

Call us today at (360) 357-5660 or (800) 672-7211 or apply online at [www.generationscreditunion.com](http://www.generationscreditunion.com).

**GOOD CREDIT UNIONS!**

Credit union credit card programs received a national push on Larry King Live on Dec. 10 when noted consumer advocate Suze Orman promoted the cards and the low interest rates at federally chartered credit unions.

When a viewer e-mailed a question about moving her balance from a bank credit card to a CU credit card, Orman responded:

"Yes, yes, yes, yes. So here's my new thing, credit unions—especially ones that are federally chartered, so to speak—the maximum interest rate they can charge you is 18%" Orman said in response to the question, according to the show's transcript. "Now, while that may sound like a very high interest rate, the truth of the matter is many of the banks today are charging 29.99% interest. So here is what I am suggesting. I think the United States of America—all of you should start looking into credit union credit cards and do a balance transfer," she added. 14893

Contact us to find out how you can transfer your higher interest credit cards to a GCU credit card. Our interest rates start at 9.90% and go up to 17.2% APR (dependent on credit qualifications). Compare this rate with your current card's interest rate and, if it's higher, let us assist you with a no-fee balance transfer. Give us a call at (360) 357-5660 or (800) 672-7211.

**Social Security, Medicare and You**

Will you or a family member be reaching Social Security or Medicare age in the near future? If so, you may have discovered how difficult and confusing it can be to deal with the media bombardment and sort through all the paperwork that suddenly begins to fill up your mailbox. FSMG and CUSTOM, Inc. have joined forces with Generations CU to offer a **Social Security, Medicare and You** seminar to help you make sense of the process. The goal is to provide basic information, resources and handouts so you are better prepared to make decisions for your future.

Topics for Discussion will include:

- ◆ Applying for Social Security
- ◆ Evaluating Medicare
- ◆ Evaluating Medicare Advantage Plans
- ◆ Evaluating Medigap Plans
- ◆ Prescription Drug Plans

Top 10 Tips for Navigating Medicare

Personal Check List and Health and Medication Checklist  
Information and Resources 3611

With all the choices and options available, it can be overwhelming so we invite you to join us on Tuesday, January 19 or Thursday, February 15, 2010 at 6:00 pm for this informative seminar. RSVP to Lacey at [lacey@generationscreditunion.com](mailto:lacey@generationscreditunion.com) if you wish to attend and she will give you the location information.

Dear Member,

As I predicted, in my message that was posted in the Fall newsletter, there has been a lot of activity in Washington D.C. that will ultimately affect GCU members, especially with the future processing of VISA debit card transactions. The Federal Reserve Board has ruled that, effective August 15, 2010, VISA debit cardholders must opt-in if they wish to continue courtesy pay for ATM and debit card transactions. This means if a member doesn't affirmatively opt-in (in writing or by email) to allow courtesy pay to cover overdraft situations, their transactions will be denied at the point of purchase. Not opting-in could cause embarrassment to cardholders by being denied a purchase if there aren't sufficient funds in the account to cover the transaction. Opting-in to the program is the member's choice but, if the credit union doesn't receive a signed opt-in request, GCU will be forced to cancel courtesy pay privileges for all members for whom we have not received a signed or e-mailed opt-in request. Again, this opt-in requirement only applies to ATM and VISA debit card transactions. GCU members may rest assured that all other transactions will still be covered by this valuable protection.

Around the end of the first quarter ATM & VISA debit cardholders will be receiving a copy of the official notice which will include instructions for opting in. If cardholders do not opt-in by the effective date of August 15, 2010, the courtesy pay privilege will be turned off for their ATM and VISA debit card transactions. Cardholders will be hearing more about this important issue in the coming months but we felt it would be prudent to give our members a heads up long ahead of the effective date.

The Federal Reserve Board and Congress are contemplating sweeping changes to consumer laws that, at first glance, appear to be good deals for the average consumer. Beware, these changes could prompt financial institutions to increase account fees and charges to allow them to recoup expenses incurred to ensure compliance with these new laws. We've already seen the results of the hastily written "Credit Card Act of 2009". Provisions written into this law, that I discussed in detail in the Fall newsletter, that only affected credit union open-end loan plans were, thankfully, reversed. This reversal occurred after Congress learned first-hand from credit unions about the difficult and expensive computer rewrites and the hardships thousands of credit union members would experience if credit unions had been required to comply with the original law.

We do understand that the Federal Reserve Board and Congress may have the best interests of the consumer at heart, but they also must do their homework and learn how the changes will ultimately affect all consumers and financial institutions before passing hasty and ill-conceived laws, rules, and regulations that can, and do, negatively affect the very consumers that they are trying to protect.



Marylin Ball-Brown, President/CEO



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

**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) 754-4128 or Telephone Teller  
 (outside the U.S.) (727) 227-7004  
 To contact the 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)

**2009**

**Board Members**

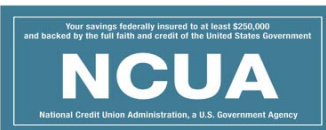
- Graeme Sackrison
- Kathi Hamilton
- Johanna Standish
- Suzanne Fromme
- Gail Swanson
- Jacob Stewart
- Jana Jones

**Supervisory Committee**

- Jim Donnelly
- Penny Hall
- Sheila Johnson-Teeter
- Kolleen Anderson

**Credit Union Staff**

- Marylin Ball-Brown, CEO
- Terry McGuire, Operations Manager
- Alan Olsen, Finance Manager
- Carol Emmons, Lead MSR
- Maree Benner, Lead MSO
- Sharon Forberg, MSO
- Myrna Jorgensen, Accounts Control
- Jensen Codera, Accounts Control
- Debra Erickson, MSR/Visa Coordinator
- Lacey Doyle, MSR
- RaeAnna Hughes, MSR
- Kaloa Van Horn, 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.