



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.

Calling all volunteers! Your Credit Union needs you!

INSIDE THIS ISSUE:

Page #

New "Green" Loan Program	2
Save on vehicle and RV refinancing with "Invest in America"	2
Carol's 40th anniversary	2
Rent a Safe Deposit Box	2
Myths of 0% financing	2
Upcoming holiday closures	2
Important info on checking accounts	3
GCU will be at Lacey Children's Day	3
Moving? Read this.	3
Now find GCU on Facebook	3
Stupid crook story	3
GCU Privacy Policy	3
Mobile banking coming 4th quarter 2010	4
Food Bank - Food Drive	4
Step on the Gas loan promo.	4



Your Credit Union Needs YOU!!!

Generations is your credit union and we need you! Unlike other financial institutions, a credit union is owned by the people it serves. Members, like you, control the credit union primarily by electing members to serve on the Board of Directors or the Supervisory Committee.

We are seeking members who want to volunteer their time and talent by serving on our seven member Board Of Directors. As a member of the board, you and the other directors will help set direction for and control the credit union. The board's primary responsibility is to set policy, plan the credit union's course, and make sure the credit union maintains its sound financial condition.

In 2011 we have two board positions open for election! We are looking for members who:

- ◆ Have a strong interest or background in budget and finance;
- ◆ Are committed to accomplishing results through collaboration and cooperation;
- ◆ Balance big picture thinking with attention to details, facts and specifics;
- ◆ Think outside the box; and
- ◆ Are willing to contribute time and talent.

Additionally, we have one position open for election for the Supervisory Committee. The committee is made up of five members who:

- ◆ Ensure adherence to established policies and procedures;
- ◆ Supervise the completion of the annual audit as well as supplemental audits; and
- ◆ Report the findings to the Board, management, and/or regulatory agencies as required.

To qualify for either the Board or Supervisory Committee, you must:

- ◆ Be a member in good standing for at least two years. 16545
- ◆ Be bondable
- ◆ Not be employed by Generations Credit Union for 5+ years
- ◆ Have personal financial accountability as demonstrated by a Credit Check

Let us know by 10/31/2010 if you want to volunteer for either the Board of Directors or the Supervisory Committee! We need your talents! This is an exciting and rewarding opportunity for you to contribute to your credit union!

Apply to the Nominating Committee by submitting a letter of interest to:

Generations Credit Union,
Attn: Nominating Committee,
PO Box 2526,
Olympia, WA 98507

or email to: Terry@generationscreditunion.com Subject: Volunteer



CAROL EMMONS

JUST CELEBRATED HER 40TH YEAR WITH GENERATIONS CREDIT UNION

We know you all appreciate her dedication to GCU and the loving care she has always extended to our members, staff and volunteers. Please be sure to congratulate her when you come to the credit union.

CONGRATS CAROL! WE LOVE YOU!

SAVE \$\$ ON VEHICLE REFINANCING

If you currently have a vehicle loan financed at another financial institution, by transferring it to GCU we can save you \$\$\$\$. With our 1% guaranteed interest rate reduction on approved loans (to our floor of 4%) ,on a \$15,000 loan with a 48 month term you can save \$300 or more.

That's almost one whole payment.

Plus, if you borrow \$10,000 or more for your vehicle you may qualify for our "Step on the Gas" promo. (See page 4)

Generations Credit Union is the place for your one stop vehicle financing. We work for you, not the dealers.

Is 0% financing really saving you money?

What you initially think is a great deal may end up costing you more money! 9338

Here's how dealer 0% financing could cost you more than a loan with GCU's low rates.

	Factory Financing	GCU
<i>Term of Loan</i>	60 months	60 months
<i>Loan Rate</i>	0.00% APR	4.0% APR
<i>Price of Auto</i>	\$25,000.00	\$25,000.00
<i>Down Payment/Trade</i>	\$6,000.00	\$6,000.00
<i>Rebate</i>	\$0.00	\$3,000.00
<i>Amount of Loan</i>	\$19,000.00	\$16,000.00
<i>Monthly Payment</i>	\$316.67	\$294.64
<i>Total Payments</i>	\$19,000.00	\$17,678.28
<i>Total Interest</i>	\$0.00	\$1,678.28

0% financing costs \$1321.72 more than credit union financing even though you paid \$1678.28 in interest on the credit union loan.

GCU WILL BE CLOSED

- Monday, October 11, Columbus Day**
- Thursday, November 11 Veteran's Day**
- Thursday & Friday, November 25 & 26 Thanksgiving Holiday**
- Friday, December 24, Christmas**
- Friday, December 31, New Year's**

CHA-CHING



HOME INVESTMENT LOAN

Put extra money in your pocket not the energy company's. Save money by making energy efficient improvements to your home. We'll make home investment loans from \$2,500 up to \$20,000 for these types of improvements.

Find out where you can save the most money by contacting Thurston Energy for a home print evaluation. PSE is subsidizing the cost for these evaluations so the 1/2 day evaluation is only \$95. What a deal! Contact Wayne at (360) 742-6569 to schedule your appointment.

The loan terms are:
 84 month maximum term
 Primary residence/Owner-occupied
 Borrower must qualify based on credit criteria

Rates:
 7.50% APY* if loan is for a "Green" purpose
 8.50% APY *if loan is not for a "Green" purpose
 (*will receive .50% rate reduction for automatic payment)

What do we consider "Green"
 Energy star appliances, High efficiency windows
 High efficiency heat pumps-Solar panels
 Renewable fiber carpets/flooring, Reclaimed lumber
 Renewable/Natural source countertops
 Catch barrels/Rain Gardens, Renewable/Natural source Insulation, Solar water heater systems, Solar panels

Contact us or go to our website at www.generationscreditunion.com and choose "Apply for a loan" to apply for this loan or call one of our loan officers today. By making suggested improvements, with qualified contractors, you may qualify for great energy rebates and maybe even some tax credits. Check this out today and start saving!!!! Cha-Ching!

SAFE DEPOSIT BOXES FOR RENT

The box price schedule is:
3" X 5" \$20.00 3" X 10" \$35.00 6" X 10" \$45.00

CROOKS REALLY AREN'T VERY SMART?????

When a man attempted to siphon gasoline from a motor home parked on a Seattle street, he got much more than he had bargained for. Police arrived at the scene to find an ill man curled up next to a motor home near spilled sewage.

A police spokesperson said that the man admitted to trying to steal gasoline and plugged his hose into the motor home's sewage tank by mistake. The owner of the vehicle declined to press charges, saying that it was the best laugh he'd ever had.

PRIVACY POLICY

Member's Privacy Policy Statement

Generations Credit Union is owned by its members and run by a volunteer Board of Directors that is elected by the membership. Member financial privacy is a top priority of Generations Credit Union. This privacy policy explains how we collect, use, and safeguard our members' personal financial information.

Generations Credit Union collects non-public personal information about members from the following sources:

- Information we receive from our members on applications or other forms;
- Information about our members' transactions with us, our affiliates, or others; and
- Information we receive from a consumer reporting agency. 10863

Generations Credit Union does not disclose any non-public personal information about members and former members to anyone, except as permitted by law.

We restrict access to non-public personal information about our members to those employees who need to know that information to provide products or services. We maintain physical, electronic, and procedural safeguards that comply with federal and state regulations to guard our members' nonpublic personal information.

SPECIAL RATES ON AUTO AND HOME INSURANCE FOR GCU MEMBERS

Through a preferred group program, Travelers Insurance Company is offering a discounted rate on auto and home owner's insurance for Generations Credit Union members. To get a quote or to inquire about the program, contact Mike Strathy Insurance Company. 1-800-519-2719 OR MIKE@STRATHYINSURANCE.COM

(One of our members told us they switched insurance companies because, with our discount, Travelers saved them over \$400 on their auto and home insurance!)

WHAT'S THAT STRANGE CHECK NUMBER?

While balancing your check book to your statement – have you come across a check number that looks like your account number?

In home banking do you try to click on this check and you get an error message – unable to retrieve image?

In this electronic age, as your check goes thru the clearing cycle, machines "attempt" to read the micr line on the bottom of your check. This micr line includes your account number, check number, and Generation's routing and transit number and, once processed, the encoded amount of the check. If for any reason the machine can't read a portion of this micr line, the check will become an exception. It is then manually entered into the check clearing run. Once this program runs, the system may, inadvertently, pick up the account number and post it as your check number.

If you need a copy of a check that has an incorrect check number, please contact Generations and we will research this item and, if needed, get you a copy of the check.

Be assured, we are currently working with our data processor to correct this processing issue. Thank you for your patience as we work towards a resolution.

GCU WILL BE AT THE LACEY CHILDREN'S DAY

Bring your children and grandchildren to the Lacey Children's Day event being held at Huntamer Park at Woodland Square on Saturday, October 9 from 11:00am to 2:00pm. Generations Credit Union will have a booth and will be giving out Halloween bags, candy and washable Halloween tattoos for the children.

Don't miss this fun celebration and to take the opportunity to come by and say hello.

HAPPY HALLOWEEN



FIND US ON FACEBOOK BECOME OUR FAN

Just go to our website at www.generationscreditunion.com and click on this logo to find us and click "like", a thumbs up, on one of the comment boxes. Stay in touch!





FOOD DRIVE

Generations Credit Union is sponsoring a food drive to benefit Thurston County residents. 3944 We will be collecting donations of food from November 1st through the 19th. Some donated items the Food Bank suggests, besides canned foods are: pasta, peanut butter, macaroni & cheese and boxed cereal.

Your credit union family thanks you, in advance, for your generous donations.

MOBILE BANKING—STILL ON ITS' WAY!

The option to check account balances, make transfers and even pay bills on the go with an internet capable cell phone has become ever increasingly popular. Generations Credit Union is committed to providing the services our members need and want, and, as this is one we have received many requests for, we hope to implement this service by the fourth quarter of this year. We will keep you informed of our progress in upcoming publications, on our website and on our Facebook page.



FOR SALE
2007 SATURN ION 2
61,000 MILES
\$8000.00 o.b.o.
 This car is in great condition, must see to appreciate. 14176
 Standard 5 speed transmission
CALL MYRNA @
360-357-5660 EXT. 1108

STEP ON THE GAS PROMO



LIMITED TIME OFFER!
 Get an approved vehicle loan for \$10,000 or more with GCU
OR
 Refinance an existing loan from another financial institution at GCU and receive a \$50 Costco cash card.
 Apply online or call us at (360) 357-5660 or (800) 672-7211.



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)

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
 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 Cardholders)

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

2010

Board Members

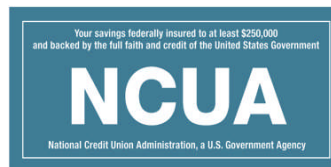
Graeme Sackrison
 Kathi Hamilton
 Johanna Standish
 Suzanne Fromme
 Gail Swanson
 Jana Jones

Supervisory Committee

Jim Donnelly
 Penny Hall
 Sheila Johnson-Teeter
 Kolleen Anderson

Credit Union Staff

Marylin Ball-Brown, CEO
 Terry McGuire, Operations Manager
 Maurice Green, Finance Manager (New)
 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
 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.