



Family Connections

SPECIAL POINTS OF INTEREST

Call us if your account number appears anywhere in this publication. You have won \$25 but, in order to claim your prize, you must contact us.

- New member referral promotion ...

Earn up to \$175 extra dollars!

- Verification of Member Accounts

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HOW WOULD YOU LIKE TO HAVE SOME EXTRA CA\$H IN YOUR POCKET?????

FOR CURRENT MEMBERS ONLY.....

OK - YOU'RE INTERESTED!!!

HERE'S HOW YOU CAN EARN \$\$\$\$\$

(HURRY - THIS IS A LIMITED TIME OFFER)



\$25—Bring in an eligible friend or family member to open a new account (if over 18, the new member must also open a checking account to qualify)



\$50—New member account is active and in good standing for one year, you each get \$50.



\$100—Within the first year of membership, when the new member gets pre-approved (in branch) for a vehicle or home equity loan of \$10,000 or more, and finances it with GCU, you get paid.



\$100 VISA Gift Card-You or any member in good standing gets pre-approved (in branch) for a vehicle or home equity loan of \$10,000 or more, and finances it with GCU.

VERIFICATION OF MEMBER ACCOUNTS

The primary duty of the Supervisory Committee is to inspect the credit union's records for accuracy, its assets for security, and its procedures for the proper handling and use of funds. One of their processes to ensure account accuracy in the verification of member accounts. Bi-annually, the committee coordinates the member statement mailing and asks members to review their statements for accuracy. If any discrepancies in their accounts are noted they are directed to send the information directly to:

**Generations Credit Union
Supervisory Committee
P.O. Box 1873 *
Olympia, WA 98507**

This verification of accounts is being conducted as of March 31 so please check your quarter-end statement balances and notify the Supervisory Committee at the address above if you find any inconsistencies with your account balances.

* Please note that this address is only for Supervisory Committee business and any account deposits or general correspondence for the Board, 4397 staff or Management should be sent to: P.O. Box 2526, Olympia, WA 98507.

LOOKING FOR VOLUNTEERS

We are calling for members of all ages to consider assisting us in participating in the new advisory panel we are developing. Going to the source is the best way we can determine what our members want and need from their credit union. If you are interested in joining us please contact Marylin at (360) 596-4335 or (800) 672-7211 Ext. 1115. The group will determine regular meeting dates and times when we get together for our first meeting. Depending on the makeup, we may split the group by age. Please consider helping us to help you by working together to discover and implement the new programs and services that you, our members, truly want and need.

NEW FIRST MORTGAGE VENDOR

Due to the cancelation of our first mortgage referral program by our previous vendor, One Washington Financial, we have been searching for a suitable replacement for this valuable service. We believe we have found a great solution with John Zyck, Mortgage Consultant with Prospect Mortgage. Through our association with John he has proven to be very personable and always willing to go the extra mile for our members, including offering discounts on closing costs. Prospect Mortgage's rates and fees are also very competitive. When you call, tell John that you are a Generations Credit Union member and he will certainly take care of your needs as if he were one of our staff members. His office is in Puyallup but he works locally for clients in our area. If you are considering refinancing your first mortgage or you are starting the process of buying a new home, be sure to contact our partner, John, at (866) 523-7741 or (360) 280-3288.

TRAVELING

If you are planning to travel and intend to use your GCU VISA Debit or Credit card or any other financial institution's card while you are away, please contact your financial institution before you leave to let them know your itinerary. The new fraud procedures (Falcon) 14891 require VISA card issuers to verify with the Cardholder any purchases that seem to be other than normal usage for the cardholder. Travel outside the U.S. or in other parts of the U.S. can trigger this type of verification process. If the fraud department calls they must be able to talk with the cardholder or the transaction will be denied and a block will be placed on the card. This means you will not have use of the card until they can speak with the cardholder. If your financial institution knows of your travel plans they can inform Falcon of your plans.



We know this seems to be a nuisance, but this process has proven to be successful in reducing fraud losses.

To be able to use your plastic cards without interruption when you travel, all you have to do is tell your card issuer where and when you plan to travel and verify that they have your current contact information.

HAPPY TRAVELING!

SAFE DEPOSIT BOXES AVAILABLE

Keep your valuables safe - Low annual fees

3 x 5 \$20 3 x 10 \$35 6 x 10 \$45

BUILDING A FINANCIAL EMPIRE

*You can make money the *hard* way, or the *easy* way ...*

A young man asked an old rich man how he made his money. The old guy fingered his worsted wool vest and said, "Well, son, it was 1932. The depth of the Great Depression. I was down to my last nickel.

"I invested that nickel in an apple. I spent the entire day polishing the apple and, at the end of the day, I sold the apple for ten cents.

"The next morning, I invested those ten cents in two apples. I spent the entire day polishing them and sold them at 5:00 pm for 20 cents. I continued this system for a month, by the end of which I'd accumulated a fortune of \$1.37."

"And that's how you built an empire?" the boy asked.

"Heavens, no!" the man replied. "Then my wife's father died and left us two million dollars."

WILBUR WOODROW WALTON SCHOLARSHIP

Applications for the \$500 2009 Wilbur Walton Scholarship are now available online on GCU's website home page at

www.generationscreditunion.com or they may be picked up at the branch. Applicants must be a Generations Credit Union member in good standing. The member must be seeking to further their education, skills or vocational development at any accredited educational institution.

Completed applications must be returned with all required attachments by Friday, May 1, 2009. The winner will be chosen on May 15, 2009. Good luck to all applicants!



GCU WILL BE CLOSED
Monday, May 25, Memorial Day
Friday, July 3, Independence Day



REMODEL 99% COMPLETED

GCU has received a face lift.

Come see the changes we have made! The credit union office remodeling project is almost finished. When you come into the office you may not notice right away what was changed, but you will notice a brighter, more open atmosphere.

The previous dark accent color has been replaced with a brighter color that really helps to open up the space. Our new sign now lights the way to our door and serves as a beacon to let our friends and neighbors know that Generations is, indeed, here to stay.

THE LIGHTER SIDE

Because of the ongoing market turmoil, several companies are merging in order to survive. Some results of these mergers:

- Hale Business Systems, Mary Kay Cosmetics, Fuller Brush, and W. R. Grace Co. will merge and become: -> Hale, Mary, Fuller, Grace
- 3M and Goodyear will merge and become: -> MMMGood
- FedEx is expected to join its competitor UPS to become: -> FedUP
- Fairchild Electronics and Honeywell Computers will become: -> Fairwell Honeychild
- Zippo Manufacturing, Audi Motors, Dofasco, and Dakota Mining will merge and become: -> ZipAudiDoDa

NCUSIF

(National Credit Union Share Insurance Fund)

With all the economic uncertainties of late our members who have substantial funds on deposit can practice good fiscal management by understanding how the federal share deposit insurance program works and how it protects their deposits. The amount of shares (deposits) that are insured depends on the structure of the account (s) and the number of owners and beneficiaries on those accounts. For example, a family of four can now insure up to \$2,500,000 in deposits by structuring accounts to maximize their insurance benefits.

The administrator of the NCUSIF, the NCUA (National Credit Union Administration) has made many tools available on their website (www.ncua.gov) to assist credit union members in determining the best way to set up their accounts that will fully insure all of their deposits. They even have tools to allow credit union members to enter their current account structure and deposit balances to determine if they are fully insured.

Please verify with all of your financial institutions that your joint owner and beneficiary information is up to date and that your accounts are currently set up to maximize the available federal insurance benefits.

BILL PAYER TIPS

GCU's current bill payer program is one of the premier bill payer programs in the country. To get the most out of the program, here a few helpful suggestions:

1. Although a payee is identified as electronic delivery, there may still be delays in your payee receiving your payment due to weekends and holidays. When you schedule your payment the system calculates and displays when your payment can be expected to arrive (usually between 3-6 days). Please note the estimated arrival date and make your payment early enough to get to your payee by your due date.
2. If you would like to transfer to another member's account at GCU on which you are not a signer, you can set up an electronic transfer in the bill payer program by setting up a new (individual) payee.

A complete instruction manual for the bill payer program is located on our home page in the middle column. This manual shows the steps involved in setting up many different kinds of transactions and payees. Please check out this great online tool to discover many new ways to use your bill payer account.

Be sure to schedule your bill payer payments to allow sufficient time for your payee to receive them by their due date.

LOCATE SURCHARGE FREE ATM'S

Have you ever been frustrated by not being able to find a surcharge free ATM? There is a solution and all you need is a mobile phone.

GCU members can now locate convenient surcharge free ATMs anywhere in the U.S. by sending a text message including the address, intersection or zip code to 692667 (MYCOOP) from any mobile phone. There is no fee for this service, however, standard text messaging rates will apply.



CODE WORDS

To further protect our member's private information and to prevent account fraud or identity theft, we will continue to ask all of our members for a code word. This code word will be used to verify their identity when they request account information in person or over the phone. Don't forget to share this code word with your joint account holders and/or any authorized signers as the code word will soon be a required step to complete any account request.

70th ANNUAL MEETING OF MEMBERS

On Thursday, March 5, 2009 GCU's 70th Annual Meeting of Members was held at the Lacey Community Center. There was a Mexican theme throughout as the grand prize was a cruise for two to the Mexican Riviera. Nachos and non-alcoholic margarita punch was enjoyed by all as well as a tasty cake to celebrate GCU's 70th anniversary. We would like to thank all of the attendees for their participation in this important annual event.



Board member, Johanna Standish, member, Brian Conger and 38 year staff member, Carol Emmons preparing food.



Registration table

Election Results

Board of Directors

- Graeme Sackrison—3 year term
- Kathi Hamilton—3 year term
- Suzanne Fromme—3 year term
- Jana Jones—1 year term

Supervisory Committee

- Kolleen Anderson—3 year term



GCU's Chairman, Graeme Sackrison, calling the meeting to order.



Members enjoying refreshments and good conversation.



Grand prize winner, Mona Michaelis



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 12251
 Wednesday - open at 8:30 am)

2009 Board Members

- Graeme Sackrison
- Kathi Hamilton
- Johanna Standish
- Suzanne Fromme
- Darrell Wallace
- Jacob Stewart
- Jana Jones

Supervisory Committee

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

Credit Union Staff

- Marilyn Ball-Brown, CEO
- Terry McGuire, Operations Manager
- Alan Olsen, Finance Manager
- Carol Emmons, Lead MSR
- Maree Benner, Lead 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

