



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.

*Free GPS offer –this page.

*Changes to Debit & ATM Card Member Privilege (Courtesy Pay) program.

*Mobile Banking-coming soon.

*2010 Annual Meeting

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FREE GPS—WHAT A DEAL!!!

LIMITED TIME OFFER

Yes, that's right. Just for financing a vehicle for \$15,000 or over you can get a **free GPS** or a **.25%* APR** interest rate reduction .

If you refinance an existing vehicle loan from another financial institution you may qualify for a **1.00%* APR** reduction in your current interest rate AND If your vehicle gets 24 or more miles per gallon you may qualify for an **additional 1.00%* APR** interest rate reduction. Come see us to get prequalified to purchase the vehicle of your dreams.

* *The lowest your interest rate can be is 4.00% APR (floor)*

IMPORTANT INFORMATION FOR VISA Debit and ATM Cardholders WE WANT YOU TO KNOW.

An important change is coming to your account that will impact your Overdraft Privilege (Courtesy Pay) service. Our Member Privilege has always been included automatically on your account to assure you peace of mind in case of an emergency. For many of our account holders, this is a valued safety net offering flexibility and protection from the potential embarrassment of insufficient funds and the associated merchant fees.

However, as of August 15, 2010*, a new government regulation requires that we no longer automatically include overdraft protection for your everyday debit card purchases and ATM transactions. If you want to keep this important service on your account, you will have to specifically request it.

More information on this change and what you need to do to keep this valuable service will be forthcoming.

* *The effective date of the change is August 15, 2010 for accounts opened before July 1, 2010. 13465 For accounts opened after July 1, 2010 the effective date of the change is July 1, 2010.*



MOBILE BANKING—COMING SOON

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 third quarter of this year. Stay tuned for more information about this exciting new service in upcoming publications and on our website.



2010 ANNUAL MEETING OF MEMBERS

On March 10 GCU's 2010 annual meeting was attended by 53 members. Along with the state of the credit union, the members present heard about plans to implement a mobile banking program, work that has been done with the American Debt Relief Challenge (that has saved our members over \$100,000 in interest by transferring high interest debt to lower interest GCU credit cards and other loans), and GCU's presence on Facebook (become a fan by searching Generations). There were over 25 door prizes provided by our vendors that ranged from golf hats and shirts, gift cards \$25—\$50, to the 32" LCD flat screen TV (pictured here with the winner).

Board members Jana Jones and Gail Swanson, who were appointed to unexpired terms in 2009 were elected to three-year terms and incumbent Supervisory Committee members Sheila Johnson-Teeter and Jim Donnelly were re-elected to three year terms. We thank them and the rest of our volunteers for their selfless dedication, time and expertise they give in service to their credit union.

If you are interested in running for a position on the Board or the Supervisory Committee next year please contact Marilyn Ball-Brown at the credit union by November 1, 2010 for more information.

We hope you will make plans to attend our 72nd annual meeting which will be held in early March 2011..



Olympia/Thurston County Crime Stoppers

“Race Against Crime” Fun Run-Walk

The Olympia/Thurston County Crime Stoppers organization is sponsoring an event called, “Race Against Crime” Fun Run-Walk on August 1st in conjunction with National Night Out. There will be a 5K and 10K run as well as a 5K walk and a Kids’ Dash.

The purpose of this community wide event is to raise money and awareness for Crime Stoppers while recognizing National Night Out and local law enforcement.

This event will be held at the Rainier Vista Park on 45th Avenue in Lacey starting at 8:30 am on Sunday, August 1st. To get a race entry application please go to our website homepage and click on the policeman icon for a printable copy, ask us to send you the form, or sign up on-line at www.crimebusters.org (subject to a transaction charge).

KIDS ARE QUICK—2ND Edition

TEACHER: George Washington not only chopped down his father's cherry tree, but also admitted it. Now, Louie, do you know why his father didn't punish him?

LOUIS: Because George still had the axe in his hand.

TEACHER: Now, Simon, tell me frankly, do you say prayers before eating?

SIMON: No sir, I don't have to, my Mom is a good cook.

TEACHER: Clyde, your composition on 'My Dog' is exactly the same as your brother's. Did you copy his?

CLYDE: No, sir. It's the same dog.

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

HAROLD: A teacher

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 that can save up to \$4,000 on the purchase of a new Jeep, Chrysler, Dodge or Ram Truck.

General Motors is making their Supplier Pricing available to members on most new GM vehicles. This discount is in addition to other incentives that can save thousands of dollars on the purchase of a new vehicle.

(At www.lovemycreditunion.org click on the icon for Chrysler or GM and build your own vehicle. Find out the discounts your vehicle qualifies for, then come see us. You may qualify for our free GPS if you finance a vehicle that is \$15,000 or over.

CompleteTax, your complete tax solution, is a cost-effective alternative to products like TurboTax. **GCU members get 30% off of the software, which is used by CPAs and tax professionals. There is even a FREE version for simple returns.**

GCU offers this program 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 14699 and any of the above discounts, speak to a member service representative or visit:

www.lovemycreditunion.org

CREDIT UNION VEHICLES FOR SALE

2003 BMW 325i 4Dr Sedan 70K mi (Dark blue)



2001 Chevrolet Tahoe 123K mi (Red)



2007 Saturn Ion 60K mi (Silver)



2006 Nissan Sentra 38K (Black)



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

SAFE DEPOSIT BOXES FOR RENT

Protect your valuables from fire, theft or vandalism by putting them in a safe place. Where safer than a safe deposit box at your credit union. The cost for peace of mind is priceless but you don't have to pay dearly for it. For a small annual fee you can keep those important and, sometimes priceless, papers safe. Don't put off this important task. Come see us today. We have many available boxes in the sizes listed below. The box price schedule is:

3" X 5" \$20.00 3" X 10" \$35.00 6" X 10" \$45.00



GCU WILL BE CLOSED



Monday, May 31, Memorial Day

Monday, July 5, Independence Day (4th of July)

ON YOUR WAY –www.gcu.onyourway.com

We recently discovered that this site was previously inactive for Firefox web browser users. If you use the Firefox web browser and tried logging into our On Your Way site and weren't able to connect, please try again. This issue has been satisfactorily resolved and we apologize for any inconvenience this has caused Firefox users.

We hope you will use the site as it provides valuable information that will help you make good financial decisions. Plus, each time you log in you earn points towards chances to win great prizes!

MOVING? PLEASE LET US KNOW

Due to changes in required procedures for member address change verifications, the process has become more time intensive. Please notify us as soon as possible of any address changes to ensure timely receipt of important communications from your credit union.

If you are a "snow bird" or plan to take extended vacations this year, let us know before you leave and we will forward your mail to your temporary address until you return.



FUNDS AVAILABILITY POLICY– UPDATED

We will notify a member if their ability to withdraw funds is delayed by us for any of these reasons, and will tell that member when the funds will be available. Funds after the first \$100 will generally be available no later than the second (2nd) business day after the day of your deposit.

Funds from checks are available as follows:

The first \$100 from a deposit of local checks will be available on the first business day after the day of deposit. The remaining funds from a deposit of checks will be available on the second business day after the day of deposit. For example, if one deposits a check of \$700 on Monday, \$100 of the deposit is available on Tuesday. The remaining \$600 is available on Wednesday.

This policy disclosure describes the members' ability to withdraw funds at GCU. It only applies to the availability of funds in "transaction accounts" subject to Regulation CC. Generally transaction accounts are accounts that do not limit the number or types of withdrawals or transfers that may be made from the account.

The credit union reserves the right to delay the availability of funds deposited to accounts not governed by Regulation CC for periods longer than those disclosed in this policy. Members should ask if they have questions about which accounts are affected by this policy disclosure.

Special Rules for New Accounts

When a member opens a new account, the following special rules will apply during the first 30 days the account is open.

- The first \$5,000 from a deposit of U.S. Treasury checks will be available on the next business day after the day of deposit. The amount over \$5,000 will be available on the ninth business day after the day of deposit. Funds from wire transfers into an account will be available on the next business day after the day we receive the transfer.
- Funds from the deposit of state or local government, teller's cashier's certified, and traveler's checks will be available on the first business day after the day of deposit, if it meets certain conditions. (For example the checks must be payable to the member.) The excess over \$5,000 will be available on the ninth business day after the day of the deposit. 17055 If the deposit is not made in person to one of our employees, the first \$5,000 will not be available until the second business day after the day of the deposit. Funds from all other check deposits will be available up to ten business days after the day of deposit. Funds from electronic direct deposits will be available on the day we receive the deposit.

Deposits at Nonproprietary ATMs:

Funds from any deposits (cash or checks) made at automated teller machines (ATMs) not owned or operated by GCU will not be available until (3) three business days after the date of deposit.

Foreign Checks:

Checks drawn on financial institutions located outside the U.S. (Foreign checks) cannot be processed in the same manner as checks drawn on U.S. financial institutions. Foreign checks are exempt from the policies outlined in this disclosure. Generally, the availability of funds for deposits of foreign checks will be delayed for the time it takes us to collect the funds from the financial institutions upon which they are drawn.



LOOKING FOR AN ENVIRONMENTALLY FRIENDLY AUTO CLUB? LOOK NO MORE

Better World Club Provides Nationwide Roadside Assistance. They are the Nation's only environmentally friendly auto club. Membership Includes eco-travel Services, discounts on hybrid car rentals, insurance services, free maps, auto maintenance discounts and bicycle roadside assistance. They donate 1% of their annual revenues toward environmental cleanup and advocacy. 16655 Go online at www.betterworldclub.com or call (800) 238-1137 to check them out!

RATE CHANGES

Effective May 5, 2010

	Annual Percentage Yield	Annual Percentage Rate
Share Account (includes Kid's Club & Boom)	.10%	.10%
Christmas Club	.25%	.25%
College Club	1.00%	1.00%
Capital Checking	.05%	.05%
Money Market (\$2500-\$75,000)	.50%	.50%
(over \$75,000)	1.00%	1.00%

Why throw away your money?

Save on **Sprint** wireless service and phones, plus get a **FREE car charger**!

Generations Credit Union members have already been saving big with the Sprint Credit Union Member Discount Plan. Now our members can also receive a **FREE car charger** with the purchase and activation of a new phone with Sprint.

Not familiar with the Sprint Credit Union Member Discount Plan? Here's how you can save:

- **10% off** most regularly priced Sprint service plans
- Waived activation fee on new activations
- Waived upgrade fees

Start saving today! Free car charger available with **web and phone purchases only**. To learn more about this discount plan and to get your free car charger, visit www.SprintSave4CU.com or call **877.SAVE.4.CU**.

**Offer valid from March 1, 2010 to May 31, 2010. Exclusively from Platinum Wireless, while supplies last. Must be a credit union member to qualify. Call 877.SAVE.4.CU for details and restrictions.*

LOANS - LOANS and more LOANS

If you currently have a vehicle loan 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 over \$300. That's almost one whole payment, PLUS with a loan of \$15,000 or over, for a limited time, you can also get a **free GPS**. Generations Credit Union is the place for your one stop vehicle financing. If you are looking for a new Chevrolet or Chrysler, be sure to check out the article on page 2 "The Savings Keep Growing... for great discounts on these purchases. Contact us to get preapproved before you buy and we can help you get the best deal possible. We work for you, not the dealers.



WORDS TO PONDER

"Though no one can go back and make a brand new start, anyone can start from now and make a brand new ending."



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) 9699

2010

Board Members

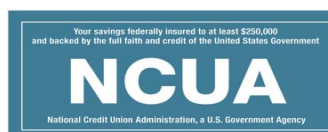
Graeme Sackrison
Kathi Hamilton
Johanna Standish
Suzanne Fromme
Gail Swanson
Jacob Stewart
Jana Jones

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, MSO (Loans)
Sharon Forberg, MSO (Loans)
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.