



WINTER 2007

## Family Connections

### SPECIAL

### POINTS OF

### INTEREST

- Data processing system conversion completed
- Annual Meeting of the Members
- Holiday closures
- 

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### NO FEE

### HOME EQUITY LOAN

Get yours while they last.

If you keep the loan for a minimum of 24 months, there will be no fees for your loan. Don't miss out. Call us or apply online.

## CONVERSIONS !

### Software development cycle

1. Programmer produces code he believes is bug-free.
2. Product is tested. 20 bugs are found.
3. Programmer fixes 10 of the bugs and explains to the testing department that the other 10 aren't really bugs.
4. Testing department finds that five of the fixes didn't work and discovers 15 new bugs.
5. Repeat three times steps 3 and 4.
6. Due to marketing pressure and an extremely premature product announcement based on overly-optimistic programming schedule, the product is released.
7. Users find 137 new bugs.
8. Original programmer, having cashed his royalty check, is nowhere to be found.
9. Newly-assembled programming team fixes almost all of the 137 bugs, but introduce 456 new ones.
10. Original programmer sends underpaid testing department a postcard from Fiji. Entire testing department quits.
11. Company is bought in a hostile takeover by competitor using profits from their latest release, which had 783 bugs.
12. New CEO is brought in by board of directors. He hires a programmer to redo program from scratch.
13. Programmer produces code he believes is bug-free.

We just had to include this parody for comic relief as it is reflective of our current situation. As some of you already know our recent conversion has caused some frustration with the new home banking, bill payer, and payroll processes. We could use the cliché that change is difficult at best, but it really doesn't cover it. We sincerely apologize for any inconvenience our conversion process has caused our members. We hope that, in time, our members will become comfortable

with the changes and enjoy the additional benefits our new systems have to offer. Our new system is an open architecture system so, in the future it will be fairly simple to add enhancements and new products. We will be looking to our members for suggestions for enhancements and improvement ideas through our member survey that will be included with the March statements. Please be sure to return your survey to let us know where we can best put our resources to work for you.

If you or any of your family members had difficulty getting through to us during conversion week it is because so many of you had difficulty getting your internet browsers configured to work with our new Bill Payer program and were calling us for assistance. Many of those calls took a great deal of time but we wanted to ensure all of the issues were resolved. We also realize, due to multiple account issues, many of our members accounts in home banking and some account deposits and distributions for the WA State payroll were converted incorrectly. We have worked with these members to correct these issues. If you are still having any problems with your accounts or your access to our online products, please call (800) 672-7211 or (360) 357-5660 or email us at mail@generationscreditunion.com. If you are in home banking, to send us a secure email, just click on the envelope icon and for phone numbers click on the telephone icon. Please check your year end statement for accuracy.

Please let us know immediately if you notice any discrepancies or deposits or withdrawals that were posted to or from your accounts incorrectly.

Again, we apologize if you had trouble with your account related to the conversion or contacting our staff during conversion week. All of our staff and our new data processor are diligently working to smooth out the wrinkles and get GCU back to business as usual. Thank you for your continued support throughout this process. We CAN see the light at the end of the tunnel.

# CHANCE TO WIN!!!!

You now have a chance to win \$25.00 but only if you read all of this newsletter.

We have hidden four account numbers in this newsletter somewhere. If your number has been chosen, you will have one week to call us and tell us you found your number. If your number is in the newsletter and you call us in time, we will deposit \$25.00 to your account. Now you have even more reasons to read this newsletter all the way through. Your number may be one of the four. You won't know if you don't look!! Seriously, this newsletter is our way of communicating important information to our members. Please tell your friends and family members who are members of GCU to read it too!

Home Banking and Bill Payer cookie 7135 and pop up security and nuisance issues solved! Read how

## HOME BANKING & BILL PAYER TIPS

### ◆ Security issues with cookie and pop-up settings on Internet Explorer browser?

*Click on the "Tools" bar in your top browser tool box and choose the "Privacy" Tab. Then choose the "Advanced" tab. Click "Override Cookie Handling" and choose the button for "Accept First Party Cookies", the button for "Accept Third Party Cookies" and the button for "Always Allow Session Cookies". Click OK. Then click the "Sites" button and add each of the following sites (<https://www.billpaysite.com> and <https://www.cue-commerce.net>) in the address bar and click allow after entering each one. When you have entered both sites and they are showing in the "Managed Web Sites" box as "Always Allow" click OK and it will take you back to the privacy tab. Now click the box "Turn on Pop Up Blocker" then choose the "Settings" button in the pop up blocker area. Add these same websites to the box "Address of websites to allow" and choose the "Add" button after each one is entered. After both of the sites are showing in the "Allowed Sites" box choose the "Close" button.*

*These settings will keep your computer safe from unsolicited cookies and will keep those annoying 7932 pop ups from bothering you while you are surfing the net while allowing you to use both our Home Banking and Bill Payer sites without issue.*

*If you have security issues or concerns about pop ups and you are using a browser other than IE, please call Lacey (Ext 1119) or Marilyn (Ext 1115) to assist you in configuring your browser settings.*

### ◆ Bill Payer payments and timing of scheduled payments

*Because the bill payer program allows for a "cooling off" period, any payments that are scheduled for a specific date are processed at day end on the scheduled date and will be sent out by 9:30 PT the following day. If you have an urgent payment please make sure you schedule it at least one day earlier than you have in the past. When you schedule or make a payment it does show the anticipated date of arrival so be sure to note that date and plan accordingly. Stop payments will not be honored after 4:00 pm on the day the payment is scheduled to post.*

*If you rush a payment by check the rush delivery fee will post to your account the next day but the transaction will not post to your account until the payee receives the check.*

## THANKS A LATTE DRAWING WINNERS

We really appreciate our members but especially when they bring new members to our credit union. The referring member and the new member each received a free Latte and a chance in our drawing.

The winners of a \$50.00 Fred Meyer Gift Card are:

Kevin Miller &  
Rhonda Hubbard

Congratulations and thanks for thinking of your credit union first.



## ANNUAL MEETING OF MEMBERS

GCU's annual meeting will be held on Thursday, March 6, 2008 at 7:00 pm at the downtown Olympia Senior Center on 222 Columbia Street NW. At the meeting members have an opportunity to hear the state of the credit union and learn about the activities of the credit union in 2007 and what is planned for 2008 and beyond.

Members will also have an opportunity to ask questions of the staff, management and volunteers and to vote for candidates for the Board of Directors and Supervisory Committee.

Yummy desserts and beverages will be served along with a 'great prize' drawing.

The volunteer positions that are open for election this year are two seats on the Board of Directors and one seat on the Supervisory Committee. All members in good standing over the age of 16 who have not been employed with GCU for the past five years are eligible for nomination. Please contact our nominating committee chairperson, Suzanne Greer at (360) 357-5202 or jamqueen8@msn.com to request a candidate packet. If members are not selected by the nominating committee they may petition 13645 for addition to the ballot by submitting a petition with 50 qualified member signatures and their name will be added to the ballot. Nominations from the floor, per the bylaws, will not be allowed at the annual meeting. Voting will be open from 8:30 to 5:30 at the credit union office on March 6. Members who are not able to vote at the credit union or at the annual meeting may call us or email us requesting a ballot. We will send a ballot to the member's address of record and, for the ballot to be eligible for the election, we must receive the signed ballot in our office by 5:30 on March 6, 2008.

Be sure to come to our annual meeting March 6, 2008.

It's time again for the annual "Stella Awards"!

For those unfamiliar with these awards, they are named after 81-year-old Stella Who spilled hot coffee on herself and successfully sued the McDonald's in New Mexico where she purchased the coffee.

\* Kathleen Robertson of Austin , Texas , was awarded \$80,000 by a jury of her peers after breaking her ankle tripping over a toddler who was running inside a furniture store. The store owners were understandably surprised by the verdict, considering the running toddler was Ms.

Robertson's son.

\* Carl Truman, 19, of Los Angeles , California won \$74,000 plus medical expenses when his neighbor ran over his hand with a Honda Accord. Truman apparently didn't notice there was someone at The wheel of the car when he was trying to steal his neighbor's hubcaps.

Go ahead, grab your head scratchers.

\* Terrence Dickson, of Bristol , Pennsylvania , who was leaving a house he had just robbed by way of the garage. Unfortunately for Dickson, the automatic garage door opener malfunctioned and he could not get the garage door to open. Worse, he couldn't re-enter the house because the door connecting the garage to the house locked when Dickson pulled it shut. Forced to subsist for eight days on a case of Pepsi and a large bag of dry dog food, he sued the homeowner's insurance company claiming undue mental anguish.

Amazingly, the jury said the insurance company must pay Dickson \$500,000 for his anguish. We should all have this kind of anguish.



### HAVE YOU TRIED SHARED BRANCHING AT

#### (7-11) SEVEN-ELEVEN STORES

Shared branching ATM withdrawals, deposits and transfers can now be transacted at over 2000 7-11 stores nationwide.

Go to <http://www.cuswirl.com/pages/sevenfaq.htm> for more information on this new service and for convenient locations. There will be many more 7-11 locations available all over the U.S. in the coming months. All you need is a VISA card to sign up at the site. This is a great way to get cash or safely deposit checks on the weekend all over the Northwest.

Now our members can do transactions on their accounts at over 5,000 locations throughout the world. Go to our website and click on "Branches" then "Shared Branch Network Locations" for the locations most convenient for you.

### WE WILL BE CLOSED

on

Monday, January 21

Martin Luther King's Birthday

Monday, February 18

President's Day





## OUR JUDGES HAVE CHOSEN THE WINNERS OF OUR 2007 CHILDRENS COLORING CONTEST

There were so many wonderful entries it was a very tough decision but the winners are:

	3 - 6 years	7 - 10 years	11 - 13 years
1st Place	Kiah Roberson	Ally Remy	Donald Parsons
2nd Place	Kira Johnson	Michael Ang	Briana Bailey
3rd Place	Daniel Bailey	Emily Manemann	Raquel Garcia

AND Special Mention to our 93 year old entrant Laura Vasarkovy

A special thanks to all of our young members who sent in entries. Please stop by the credit union to pick up your consolation prize.

Be sure to DEPOSIT all your Christmas and Birthday cash into your GCU account so you will have it when you REALLY want it.



**generations**  
CREDIT UNION

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)

Telephone Teller (800) 234-3728

Report a lost or stolen VISA:

CREDIT CARD (800) 442-4757

(outside the U.S.) (800) 847-2911

DEBIT CARD (800) 754-4128

(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 falls on a Wed. we open at 8:30 am)

### 2007

#### Board Members

Graeme Sackrison  
Bill Kartman  
Kathi Hamilton  
Darrell Wallace  
Johanna Standish  
Suzanne Greer

#### Supervisory Committee

Tim Norris  
Jim Donnelly  
Penny Hall  
Dick Huycke  
Sheila Johnson-Teeter

#### Credit Union Staff

Marylin Ball-Brown, CEO  
Tom Miklas, Finance Manager  
Terry McGuire, Operations Supervisor  
Carol Emmons, Lead MSR  
Maree Graham, Lead MSO  
Polly Stathopulo, MSO  
Myrna Jorgensen, Accounts Control  
Jensen Codera, Accounts Control  
Debra Erickson, MSR/Visa Coordinator  
Lacey Doyle, MSR  
RaeAnna Hughes, MSR  
Amanda Schmidt, MSR  
Geri Thumser, Compliance 4611 Officer  
Nikki Lougheed, HR/Accounting  
Jamie Holmstrom, Internal Auditor



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*On Your Side™*

Investments Retirement Insurance