

# Generations

# FAMILY CONNECTIONS

SPRING 2007



## SPECIAL POINTS OF INTEREST:

- "THANKS A LATTE" New member promotion.
- NEW "No Fee" Home Equity Loan
- News for new parents or grandparents
- Direct Deposit -New easy sign up procedure
- GCU loses a great leader

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## WE WOULD LIKE TO TELL OUR MEMBERS "THANKS A LATTE"

Who better to tell the Generations Credit Union story than our own member/owners. We know you talk to your friends and family about your life experiences and we believe your relationship with GCU is one worth telling. We hope you will tell them about your hometown credit union and let them know if they join in March, April or May they will receive a free "latte" or drink on us. Of course YOU will receive one too!

Tell your friends and family that they can join GCU by either coming into the credit union or by downloading and printing our membership application that is available on our website. Just click the Accounts tab/Savings/Regular Savings and "Click Here" to print a copy of our membership application. Have them write your name on the application under membership eligibility and you will both receive a card for a free "latte" or drink (up to a \$3.25.value) on us.

The new member/owner and the referring member's names will also be added to our drawing for a great prize generously donated by Nationwide Insurance, Columbia Insurance Group.

GCU membership benefits are numerous and include low interest consumer and home equity loans and home equity lines of credit, VISA Debit and Credit and ATM Cards, Home-banking with free Bill Payer, no fee Checking Accounts, shared branching at over 2600 locations throughout the US and even some locations overseas, overdraft protection programs, stored value gift cards, safe deposit boxes, money orders, and travelers checks. As you can see Generations should be and can be YOUR one-stop financial services center.

Read about our "NO FEE" home equity loan on page 2.

## We will be closed

Memorial Day  
Monday, May 28  
&  
Independence Day  
Wednesday, July 4

## Annual Meeting of the Members was held Friday, February 9, 2007

Over 75 members attended this year's annual meeting. Reports were given by the Chairman of the Board (Graeme Sackrison), CEO (Marylin Ball-Brown), Finance Manager (Tom Miklas), and the Nominating Committee Chairperson (Suzanne Greer).

The annual meeting brochure is available at the credit union. Pick one up the next time you are in the office. Cont. on Page 4

## THEY WALK AMONG US!

#1 When my husband and I arrived at an automobile dealership to pick up our car, we were told the keys had been locked in it. We went to the service department and found a mechanic working feverishly to unlock the driver's side door. As I watched from the passenger side, I instinctively tried the door handle and discovered that it was unlocked. "Hey," I announced to the technician, "It's open!" To which he replied, "I know - I already got that side." This was at the Ford dealership in Canton, Mississippi.

#2 The stoplight on the corner buzzes when it's safe to cross the street. I was crossing with an intellectually challenged coworker of mine when she asked if I knew what the buzzer was for. I explained that it signals blind people when the light is red. Appalled, she responded, "What on earth are blind people doing driving?!" She was a probation officer in Wichita, KS.

## TRAVELING? PLEASE READ THIS!

Due to an increase in plastic card fraud, security has been tightened. If you use your card when you travel or use your card in a way that is not in your normal purchase pattern you may receive a phone call to verify that YOU are actually the person who is using the card. If the caller cannot reach you, an automatic block will be placed on your card. Please call us before you travel or make a large or unusual purchase to let us know and to give us your current contact information.

If your card is blocked while you are out of town, look for a CU Swirl location to get cash or traveler's checks while you are on the road.

(see the bottom of page 4 for information on how to find shared branch locations, or ask us for a list before you go)



## “NO FEE” HOME EQUITY LOAN

### NO FEES?

Unbelievable! A “NO FEE” home equity loan from my credit union.

1st Mortgage Loans available through our Partner One Washington Financial at great rates and terms to fit every-one’s budget.

### Going-Going-Gone

Limited offer to match rates of other financial institutions on share certificates of like-terms.

**IT’S TRUE.** Now you can get a home equity loan for up to **\$50,000** and pay no fees\*. GCU will pay all of the fees. This offer won’t last very long so call us today or apply online on our home banking website at [www.generationscreditunion.com](http://www.generationscreditunion.com). You must be registered on our home banking page to apply online. Call us at (360) 357-5660 or (800) 672-7211 to get your home banking password so you can apply online for this great deal.

Just think of all the home improvements, that vacation you’ve been putting off, or “paid in full” bills that you can have with this “NO FEE” home equity loan. Don’t delay! Call us or apply online today. Rates are now as low as 6.90%.\*\* You could be in sunny Mexico or Hawaii by this time next week.

\* *If this loan is refinanced or paid off within 24 months of the original loan date the fees incurred will be due and payable and will be included in the payoff balance.*

\*\* *Rate is dependent on credit criteria.*

**LOOKING FOR A 1ST MORTGAGE LOAN** then look no farther. We have a partner who takes all of the fuss out of buying or refinancing. They will work with you to make your home buying or refinancing experience easy and pleasant. We will assist you with your application and our partner, One Washington Financial, will take care of you throughout the rest of your mortgage loan process. They have competitive rates and many options for loans to fit you and your budget. If you have internet access go to their website at:

<http://wastatecu.mortgagewebcenter.com> for more information or to apply online.

### “MATCH RATE” SHARE CERTIFICATE OFFER

Your board has authorized a limited amount of funds to be accepted for a matching rate certificate offer. We will match the rate on like-term certificates offered by banks, savings and loans, and credit unions until the preauthorized amount has been met. Bring your funds to the credit union or use maturing funds at GCU and receive the matching rate you could get from another financial institution. The maximum deposit for this matching rate offer per member is \$100,000. First come-first served. Don’t miss out on this limited opportunity.

## NEW PARENTS?

BRING US A PICTURE OF THE NEW BABY (6 months or younger) AND WE WILL POST IT ON OUR NEW BABY MEMBER BULLETIN BOARD

AND

WHEN YOU OPEN AN ACCOUNT FOR YOUR NEW CHILD,  
GRANDCHILD, NIECE, OR NEPHEW

WE WILL MATCH A DEPOSIT OF UP TO **\$10.00** MADE  
TO THE NEW ARRIVAL’S ACCOUNT

SO ... GET THOSE CAMERAS ROLLING !!!!



# The 2007 Wilbur Walton Scholarship will go to a deserving student—Will it be YOU?

## Qualifications

Each applicant 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. If you are a student in the State of Washington you are eligible for membership at GCU. If you aren't a member, join today. Check out page one for instructions on how to get a membership application online.

## Application Packet

The application must be completed legibly and returned to Generations Credit Union by May 11, 2007.

### PLEASE INCLUDE:

- Two completed letters of recommendation from persons who will describe the reasons you would be the logical choice for the Wilbur Woodrow Walton Scholarship. The letters cannot be from a family member.
- The completed application form.
- An essay on the following topic:

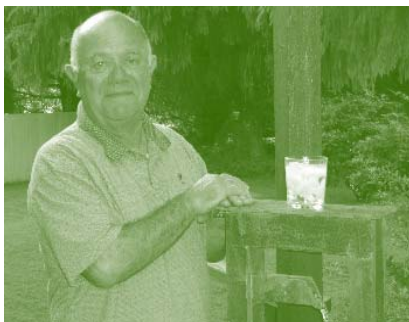
Why you should be awarded the Wilbur Woodrow Walton Scholarship knowing that it is named for a man who:

- Served his country with distinction
- Was an active volunteer in the community
- Handled many adversities with dignity and class
- Was never afraid to try something new
- Believed in the value of personal growth
- Never stopped learning
- Had an unmatched sense of humor

The essay must be typewritten, double spaced and no more than two pages in length.



Go to our website and download the scholarship application. Apply today.



## LARRY MALO—A DEAR FRIEND & COLLEAGUE

Larry lost his battle with ALS on February 12, 2007. We said goodbye to our friend at a celebration of his life on February 25th. Larry was a dedicated volunteer at GCU for over 30 years. He was the Board Chairman when he was diagnosed with the terrible disease and continued to serve until he felt he could no longer participate. He cared about his credit union and gave of his time and talent to steer GCU through the good times and the “not so good” times. We could always count on Larry to be there for us. The last year of his life was not an easy one for him and we know he is now in a better place. We will miss his bright smile and positive attitude. He certainly left this world a better place for all those who knew and loved him. GCU has taken on the ALS Evergreen Chapter as it's

charity of choice and is planning to participate in the Walk to D'feet ALS.

The walks will be taking place at simultaneous locations.

The scheduled dates are:

Sept 22- Squalicum Harbor—Bellingham

Sept 29 - Point Defiance Park—Tacoma, Mirabeau Park—Spokane

Oct 6 - Seward Park—Seattle, Sarg Hubbard Park—Yakima

Go to [www.alsa-ec.org](http://www.alsa-ec.org) for more information on the ALS Foundation and plan to walk in one of these events in memory of our dear Larry Allen Malo. If you can't walk, please make a donation in his name.

Working together we CAN win the fight against this insidious disease.

### KID'S CLUB CERTIFICATE

### RATE INCREASE

NOW

**4.00%** Annual Percentage Yield

Minimum deposit \$100

12 Month Term

Along with feedback from our members and good reports about the state of the credit union, the big deal this year seemed to be the 42" Samsung LCD TV we were giving as a door prize. The TV along with an IPOD Nano and approximately 30 other great prizes were given to the members present at the meeting. We had four special prizes for our younger members. As it happened, there were only four members under the age of 18 present, so all of them received a \$25 department store gift card.

Members present enjoyed good food, drinks, and camaraderie with other member/owners at this year's meeting. If you didn't attend the 2007 meeting you should make plans to attend our 2008 annual meeting. It is a great opportunity to talk to your elected representatives and learn about the plans they have for the future growth and viability of your credit union. Watch our future newsletters and website for the date that will be scheduled for early February 2008.

Your credit union official family cares about our member/owners and we will be sending out a random member survey in the coming months to find out what our members value about their credit union, what needs to be improved, and the services and programs they would like to see implemented in the coming years. If you receive this survey, please take the time to fill it out and return it. This information will be invaluable to our planning team as we look at new programs and services as they become available. We would also like to thank our member/owners for their continued support of GCU.



Tom Miklas addressing the assembly



Fran Melzer -winner of 42" TV



Graeme Sackrison addressing the assembly

### DIRECT DEPOSIT - FOR PEACE OF MIND



Go to [www.godirect.org](http://www.godirect.org) to sign up for direct deposit of your social security or other federal benefit payment Checks or call (800) 333-1795. It's simple and fast. For employer direct deposit ask your payroll clerk if they offer it and, if they do, all you have to do is give them your GCU account number and our routing and transit number (R/T) 325180935. It's just that easy!

## generations CREDIT UNION



*"Building Trust...Enriching Lives."*

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) 808-7230  
(outside the U.S.) (727) 570-4881

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

Brian Conger

#### 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 Officer

Nikki Lougheed, HR/Accounting

Jamie Holmstrom, Internal Auditor

Go to [www.generationscreditunion.com](http://www.generationscreditunion.com) and click on "Shared Branching Locations" to find a convenient location.