

GCCU in FOCUS

Summer 2017

Dates to Remember



September

4th Labor Day - CLOSED

October

9th Columbus Day - CLOSED

31st Halloween



Be Vigilant and Avoid Depositing Checks from Unknown Parties

If you become a victim of a check scam, consider taking the following steps:

1. Contact your local law enforcement agency to report the scam.
2. Contact your state's attorney general. Contact information for each state's attorney general can be found on the National Association of Attorney General website.
3. File a complaint with the Federal Trade Commission. Your complaint will be filed into a secure online database, which is used by many local, state, federal, and international law enforcement agencies. Complaints from consumers help detect patterns of fraud and abuse.
4. If you or the victim is an older adult or a person with a disability, contact your local adult protective services agency. You can find local support resources using the online Eldercare Locator or by calling 1-800-677-1116.

Don't let college debt keep you from being successful...

Reach for the stars with Gratiot Community Credit Union's Scholarship.



Apply today
Deadline is July 31st, 2017

Privacy Policy

Federal law requires us to tell you how we collect, share, and protect your personal information. Our privacy policy has not changed and you may review our policy and practices with respect to your personal information at www.gratiotcu.org or we will mail you a free copy upon request if you call us at 989-463-8321.

What to look for!

1. Receiving a check for no reason.
2. A letter that comes with the check requesting you to wire some of the money back to the sender.
3. Words misspelled.
4. Dollar amounts just short of whole dollars, ex. \$1995.98, \$2495.99.

Go to www.ftc.gov for more information on different kinds of scams you can avoid.



LOVE MY CREDIT UNION REWARDS

Gratiot Community Credit Union Members Get Exclusive Discounts from Love My Credit Union Rewards

Everyone loves to save, especially on products and services you use every day. That's what Love My Credit Union Rewards is all about. Members have saved nearly \$2 billion in discounts from valued partners through Love My Credit Union Rewards. You can save too with valuable discounts from these partners:

- ♥ \$100 cash reward with every new line switched to Sprint! Current customers will receive \$50 for every line transferred. Plus, a \$50 loyalty reward every year for every line!*
- ♥ Save up to \$15 on **TurboTax** federal products!
- ♥ Get an exclusive smoke communicator and a \$100 gift card with a new **ADT** monitored home security system.
- ♥ Get trusted protection at true savings with **TruStage Auto & Home Insurance Program**.
- ♥ Shop and get cash back at over 1,500 online retailers with **Love to Shop**

To find out more and learn about other valuable discounts, visit LoveMyCreditUnion.org. You get all these offers and discounts just for being a member of **Gratiot Community Credit Union**.

Start saving today at LoveMyCreditUnion.org.

***Activation Fee:** Up to \$30/line. Credit approval required **Sprint Credit Union Member Cash Rewards Offer:** Offer Ends 12/31/2017. Available for eligible credit union members and member employees (ongoing verification). Tax ID req. to establish business acct. Switch to Sprint and receive a \$100 cash reward for each new smartphone line activation. Requires port-in from an active number (wireless or landline). Existing customers receive a \$100 cash reward for each new smartphone line activation and/or a \$50 cash reward for each smartphone line transferred to program. New lines requires activation at point of sale. Max 15 lines. Sprint account must remain active and in good standing for 31 days to receive Cash Reward. Excludes MBB devices, tablets and Sprint Phone Connect, upgrades, replacements and ports made between Sprint entities or providers associated with Sprint (i.e. Virgin Mobile USA, Boost Mobile, Common Cents Mobile and Assurance.) May not be combinable with other offers. **\$50 Loyalty Cash Reward:** Members can earn one \$50 cash reward annually when Sprint account remains active and in good standing for 1 year. Max 15 lines. Cash Reward: Cash Reward issued by CU Solutions Group. Allow 6-8 weeks for Cash Reward to be deposited to your Credit Union acct. If the Cash Reward does not appear after 8 weeks, visit lovemycreditunion.org/sprintrewards. **Other Terms:** Offers/coverage not available everywhere or for all phones/networks. *May not be combinable with other offers. Offer, terms, restrictions, and options subject to change and may be modified, discontinued, or terminated at any time without notice.* Restrictions apply. © 2016 Sprint. All rights reserved. Sprint and the logo are trademarks of Sprint. Other marks are the property of their respective owners.



Vacation Clubs
Paying
0.10% APY*
*Annual Percentage Yield

*Congratulations!
Welcome to the team!*

*Mitch is now full time and
Tayla is our co-op student
Stop in and say HI!*