

THE LAKER

GREAT LAKES FIRST FEDERAL CREDIT UNION

"Friendly Faces in Convenient Places"

WWW.GLFFCU.COM

Happy Holidays!

DECEMBER 2011

VOLUME 43, ISSUE 12

ADD *sparkle* TO YOUR *holiday* WITH OUR CHRISTMAS LOAN SPECIAL

BORROW UP TO \$7,500

RATES AS LOW AS 1.99% APR* FOR 36 MONTHS

RATES AS LOW AS 3.49% APR* FOR 48 MONTHS



QUALIFIED MEMBERS, NEW MONEY ONLY. OFFER ENDS DECEMBER 30TH.

* APR IS ANNUAL PERCENTAGE RATE

Giving HOPE

TO THOSE IN NEED
WITHIN OUR COMMUNITY.

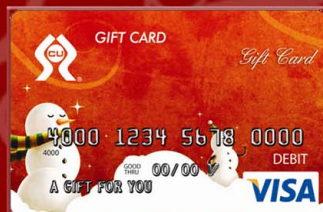
There are many individuals here in our very own community who are in need this holiday season. We are continuing many efforts to collect items for various causes. Non-perishable food items for The Salvation Army and St. Vincent de Paul food pantries are still accepted. We will decorate our Christmas tree with donated hats and mittens for local students in our schools. We have barrels available for The Salvation Army's Toys for Tots program. You may sign up to win one of two \$50.00 Savings Bonds when you donate a new toy. Collection drives are located in all three branch offices.



VISA GIFT CARDS

The gift that will fit everyone on your list.

LOW FEE OF
\$1.50 EACH



3 styles to chose from!

Attention All Snowbirds!

Are you getting ready to head south for the winter months? Be sure to change your address with us so you will continue to receive your statements and other correspondences from GLFFCU.



GLFFCU STAFF MEMBERS WILL BE RINGING THE BELL FOR THE SALVATION ARMY AT ELMER'S COUNTY MARKET ALL DAY TUESDAY, DECEMBER 13TH.

Stop by to see us and donate!

IMPORTANT SAVINGS BOND INFORMATION



U.S. Savings Bonds are going paperless!

The U.S. Department of the Treasury will end the over-the-counter

sale of savings bonds on December 31, 2011 in all financial institutions and through mail order. You can purchase, manage, and redeem electronic savings bonds online through TreasuryDirect's website, www.treasurydirect.gov. With a Treasury Direct account, you can purchase electronic bonds as gifts and also convert paper bonds to electronic bonds. GLFFCU will continue to redeem paper bonds for our members.

HO HO HO *me Banking!*

It's the most wonderful time of year..

And it's also the busiest! Want to make your life easier, especially around the holidays? Sign up for GLFFCU home banking and experience the convenience of managing your finances with a few simple clicks of your mouse! While you're on our website, check out some great financial tools we have available for you, such as a loan calculator and a link to access your credit report for free!



ESCANABA
ESCANABA@GLFFCU.COM
2110 3RD AVE N.
906-786-4623

LOBBY
MON-FRI 9:00-5:00
DRIVE-IN
MON-TH. 8:30-5:30
FRI 8:30-6:00
SAT 8:30-12:00

GLADSTONE
GLADSTONE@GLFFCU.COM
1005 DELTA AVE
906-428-2362

LOBBY
MON-FRI 9:00-5:00
DRIVE-IN
MON-TH. 8:30-5:30
FRI. 8:30-6:00
SAT 8:30-12:00

RAPID RIVER
10467 S MAIN STREET
P.O. BOX 507
906-474-7100

LOBBY
MON-FRI 9:00-5:00
DRIVE-IN
MON-TH. 8:30-5:00
FRI. 8:30-6:00
SAT. 8:30-12:00

As 2011 draws to a close, the staff at Great Lakes First Federal Credit Union would like to thank all members for their continued support and membership throughout the year. We wish all of our members and their families a Merry Christmas and a happy, healthy and prosperous New Year!



When our doors are closed, you can still access your accounts with home banking by visiting us online at www.glffcu.com

Holiday Closings

All offices will be closed the Monday after Christmas, December 26th.

We wish you a very Merry Christmas!

EMPLOYEE Anniversaries

ALLISON DEROUIN 1 YEAR

Congratulations

KARI KIMBERLEY

OUR OCTOBER DRAWING WINNER!



NAME: _____ DECEMBER \$15.00
PHONE NUMBER: _____
ACCOUNT NUMBER: _____

RETURN TO GLFFCU BEFORE THE END OF THE MONTH TO ENTER INTO THE MONTHLY DRAWING TO WIN \$15.00 CASH! BY SIGNING THIS, YOU ARE GIVING THE CREDIT UNION PERMISSION TO POST YOUR NAME IN AN UPCOMING EDITION OF THE LAKER.



IMPORTANT NUMBERS

TOLL-FREE 1-866-860-1819	REPORT LOST/STOLEN VISA CARDS 1-800-828-3901 1-800-991-4961
DEBIT CARD ACTIVATION 1-800-216-4223	AUDIO RESPONSE TELLER (ART) 786-1105 OR 786-1129
DEBIT CARD PIN CHANGE 1-800-851-4859	1-888-786-4623
REPORT LOST/STOLEN DEBIT CARDS 1-800-528-2273	BILL PAY SUPPORT 1-866-213-4725
US TELEMARKETING FRAUD HOTLINE 1-877-987-3728	(7:30 A.M.-11:30 P.M.) TRAVEL MONEY BALANCE 1-888-713-3424
	WWW.CASHPASSPORT.COM