



Is it Scam?

Scammers are getting sneakier, especially with texts and emails that look like they're from a trusted source. They often try to scare you into clicking a link or sharing personal info. Remember: GLFFCU will never ask for your login, PIN, or account details by text or email.

We're also seeing more "imposter scams" where fraudsters pretend to be a government agency, utility company, or even a family member in trouble. If something feels off, take a pause, double-check the request, and call us directly. Staying alert is the best way to stay safe!

Top News

- Sneaky Scam
- Financial Health
- People Helping People



RAISE your Credit Score

- R** Repay on time
- A** Aim for under 30% credit use
- I** Invest in keeping old accounts open
- S** Scan your credit report for errors
- E** Ease up on new credit applications



Your credit score is more than just a number—it's a snapshot of your financial health. Lenders, landlords, and even some employers use it to see how responsibly you manage money. A strong score can mean lower loan rates, easier approvals, and more opportunities to reach your financial goals.

One of the best ways to raise your score is by paying all bills on time, every time. Another key factor is how much of your available credit you're using. Aim to use no more than 30% of your total credit limit—for example, if your card has a \$1,000 limit, try to keep your balance under \$300. Paying down balances and avoiding maxing out cards will make a big difference. It also helps to keep older accounts open, limit new credit applications, and check your credit report regularly for errors.

At Great Lakes First Federal Credit Union, we're committed to helping our members succeed financially. Small, steady steps like these can raise your score—and keep it up for the long run.

Member Appreciation Day

Member Appreciation Day was a wonderful success, and we were so glad to celebrate with our members. The day was filled with lunch, games, face painting for the kids, and plenty of fun!



Congratulations to Kim Frazer who won the Blackstone Grill, Jazmine Casey who took home the Fair Package, Dorothy Drefs who received the handmade afghan, and Journey Rouse who won the piggy bank. Our raffle winner was Deb Fudala. Thank you to everyone who joined us and helped make the day so memorable.

UP State Fair

We had a great time volunteering at the main gate of the U.P. State Fair! GLFFCU staff enjoyed welcoming fairgoers and being part of such a fun community tradition!



Support the Delta County Cancer Alliance at GLFFCU

Stop by our Escanaba office to donate to GLFFCU's Cancer Sucks🍭 bra, decorated for the Bras for a Cause fundraiser. Every dollar raised stays right here in Delta County to help local families. Raffle tickets for DCCA are also available in both of our offices until the end of October!



Every October, credit unions across the country celebrate International Credit Union Week, a time to reflect on the cooperative values that make credit unions different. Unlike banks, credit unions are not-for-profit financial institutions owned by their members. Since the first credit unions were formed in the early 1900s, they have focused on “people helping people,” providing affordable financial services, education, and community support.

At GLFFCU, we’re proud to carry on that tradition. We’ll be celebrating Credit Union Week October 14–17 (please note, we will be closed October 13 for staff training). Our celebration kicks off our annual food drive, and throughout the week you can enjoy cookies and soda, pick up free financial education materials, and take part in fun activities like the youth gourd decorating contest. Plus, members can enter once per day, every day, for a chance to win our gift card bundle.

Join us as we celebrate our history, our members, and our mission of supporting the community!

Hours of Operation

Escanaba Lobby:

Monday-Friday 8:30-5:00

Saturday 8:30-12:00

Escanaba Drive Thru:

Monday-Thursday 8:30-5:30

Friday 8:30-6:00

Saturday 8:30-12:00

Gladstone Lobby:

Monday-Friday 9:00-5:00

Saturday-Closed

Gladstone Drive Thru:

Monday -Thursday 8:30-5:30

Friday 8:30-6:00

Saturday 8:30-12:00

Contact

General Inquiries 906-786-4623

Bookkeeping 906-786-9795

Collections 906-786-4697

Marketing 906-789-5963

Loans

Amanda Noel 906-786-9798

Amber Vallier 906-786-2293

Charlene Dabney 906-428-6831

Della Gatien 906-428-6830

Tonia Thull NMLS ID 1911238

906-789-7698 Mortgage Officer

Rose Headington NMLS ID 411129

906-786-0977 Mortgage Officer

GLFFCU'S NMLS ID 410637

Important Numbers

Toll Free Number

1-866-860-1819

Debit Card Customer Service

1-855-333-1124

Visa Credit Card Activation

1-800-543-5073

Report Lost/Stolen Visa Credit Cards

1-833-541-0777

Audio Response Teller

1-888-786-4623

Closed

- October 13, 2025
- November 27, 2025
- December 24, 2025 @ NOON
- December 25, 2025
- December 31, 2025 @ 5:00

