



Clean Up Holiday Debt

The holidays are a wonderful time of year...but they can also leave behind extra debt. If you're carrying balances from holiday spending, now is a great time to create a plan. Consider consolidating higher-interest credit cards into a lower-rate loan, making more than the minimum payment when possible, and setting a payoff goal. Small steps today can lead to big financial relief tomorrow.

Top News

- Managing Holiday Debt
- Building & Protecting Credit
- Team Great Lakes at work in Delta County



Building and Protecting Your Credit

Strong credit opens the door to better rates, lower payments, and more financial flexibility.



Build Responsibly

Start with credit-builder or share-secured loans, and use your GLFFCU credit card wisely. Keep balances under 30% of your limit to show responsible credit use.

Diversify Your Credit

A mix of credit types, like credit cards, auto loans, or personal loans, demonstrates your ability to manage debt. GLFFCU offers products to help you strengthen your credit profile.

Protect Your Credit

Monitor your credit, avoid unnecessary accounts, and act fast if fraud occurs. If your identity is stolen, contact us immediately, we'll help secure your accounts and guide you through next steps.

Your Credit, Your Confidence

With careful planning and GLFFCU's support, you can maintain strong credit and enjoy the financial freedom to reach your goals.





GLFFCU's team is out and about! From volunteering at Community Thanksgiving and donating festive flowers to local nursing homes to supporting the Salvation Army through Angel Tree donations and bell ringing, the holiday season is all about spreading kindness.

We were also proud to host our annual food & toy drive and share stockings filled with goodies for our youth members. Thank you to our staff and members who help make a difference all year long. Together we're building a stronger Delta County.

Delta County Cancer Alliance

Team Great Lakes was excited to walk in the Annual Pink Pumpkin Walk! Helping local families affected by cancer right here in Delta County.

We were also honored to present DCCA with funds raised through our staff pumpkin decorating contest and the DCCA raffle, over \$300! Thank you to everyone who participated and helped make a difference.



Supporting Escanaba Rotary

Great Lakes First Federal Credit Union attended the Escanaba Rotary Club's only fundraiser of the year, Vino at the Casino, this fall. It was a beautiful evening spent raising a glass in support of the work Rotary does throughout Delta County, strengthening our communities, supporting local projects, and making a lasting impact close to home. We're always happy to support organizations that share our commitment to service and giving back.

NEW

Laker Rewards

We're excited to announce the launch of our brand-new Laker Rewards Program, designed to thank you for doing more of your banking with Great Lakes First Federal Credit Union! With Laker Rewards, members are placed into four reward tiers based on the products and services they use with GLFFCU. The more you participate, the more perks you unlock!

Depending on your tier, members can enjoy valuable benefits like: Reduced loan rates, free statement printing, free checks, no fee overdrafts and so much more! This program is our way of rewarding loyal members while also giving everyone an opportunity to move up and enjoy additional savings and conveniences. Whether you're just getting started or already taking advantage of many services that GLFFCU offers, Laker Rewards makes it easier than ever to get more value from your credit union!



Rewards
Just Ahead

NEIGHBORS HELPING NEIGHBORS

CELEBRATE THE PEOPLE WHO MAKE DELTA COUNTY BETTER.

UPPER MICHIGAN'S
ADVERTISING
POWERHOUSE

R|R|N

RADIO RESULTS NETWORK
audio | visual | digital | events

 **GREAT LAKES FIRST**
FEDERAL CREDIT UNION



Keep an eye out for our new monthly community recognition promotion with RRN! Members and community members alike will be able to nominate an individual or nonprofit that's making a positive impact right here in Delta County. Each month, one nominee will be selected to receive a recognition plaque and a \$100 award from Great Lakes First Federal Credit Union as a small thank you for the good they do. Let's celebrate the people and organizations who make our community stronger and spread some goodness throughout 2026.

05/06

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

Operations 906-786-9795

Collections 906-786-9008

Marketing 906-789-5963

Loans

Charlene Dabney 906-786-4623

Della Gatien 906-428-6830

Amber Vallier 906-786-2293

NMLS ID 1956573

Amanda Noel 906-786-9798

NMSL ID 1436875

Mortgages

Tonia Thull 906-789-7698

NMLS ID 1911238

Rose Headington 906-786-0977

NMLS ID 411129

GLFFCU 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

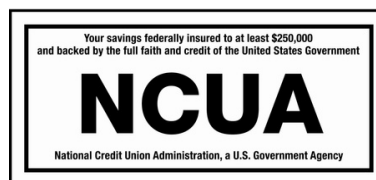
1-833-541-0777

Audio Response Teller

1-888-786-4623

Closed

January 1st, 2026



GREAT LAKES FIRST
FEDERAL CREDIT UNION