

THE LAKER

Newsletter

GREAT LAKES FIRST
FEDERAL CREDIT UNION 
Q1, 2026



Debbie Dye Retiring

Join us in celebrating Debbie Dye Day as we honor Debbie's incredible 45 years of service to Great Lakes First Federal Credit Union. On May 1, 2026, members are warmly invited to stop by from 9:00 AM to 5:00 PM to say farewell, share memories, and enjoy cake with Debbie. Her dedication, kindness, and commitment to our members have made a lasting impact on our credit union and community. We are deeply grateful for her years of service and wish her all the best in retirement!

Top News

- First-Time Homebuyer Tips
- Fraud Alert
- Donations and What's New



First-Time Homebuyer Checklist

Buying your first home is exciting, but it can also feel overwhelming. Here's a simple checklist to help you feel confident every step of the way:

*Rose Headington
Mortgage Loan Officer
NMLS ID 411129*

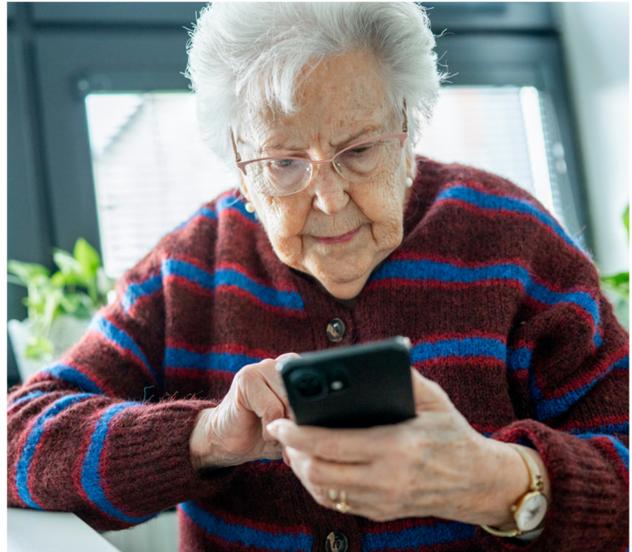


*Tonia Thull
Mortgage Loan Officer
NMLS ID 1911238*

- ✓ **Know Your Budget**
Take a close look at your monthly income, expenses, and debts. A good rule of thumb is to keep your housing payment (including taxes and insurance) at a comfortable level, not stretching your finances too thin.
- ✓ **Check Your Credit Score**
Your credit score plays a big role in your loan options and interest rate. The higher your score, the more you may save over time.
- ✓ **Get Pre-Approved**
Before you start house hunting, get pre-approved for a mortgage. This helps you understand your price range and shows sellers you're serious.
- ✓ **Work with Local Experts**
From real estate agents to lenders, working with local professionals who understand the U.P. market can make all the difference.
- ✓ **Think Long-Term**
Consider your future needs, space, location, commute, and lifestyle—to ensure your home fits you for years to come.

Common Scams

- Impersonation scams (someone pretending to be your bank or a trusted company)
- Text & email phishing with fake links
- Card fraud & account takeovers
- Social media scams that seem too good to be true



FRAUD ALERT



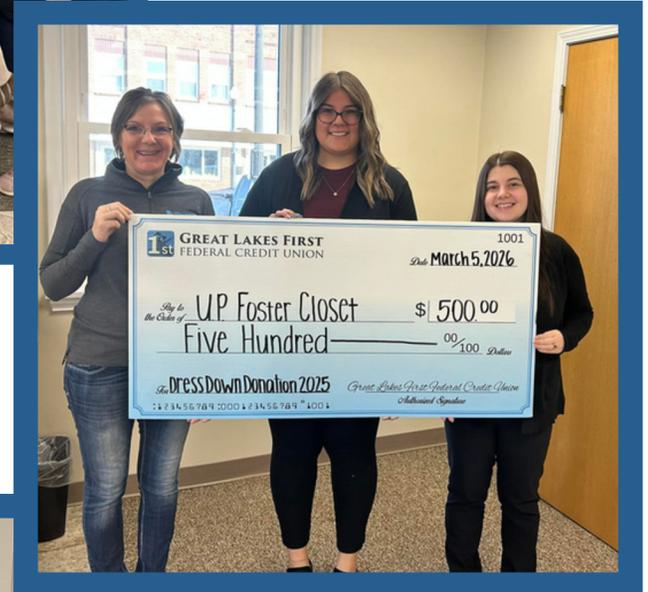
Fraud is hitting close to home—even here in the U.P.—and it’s happening more often than many people realize. Americans lost over \$12.5 billion to fraud in 2024, with common scams including fake texts, emails, and calls that appear to come from trusted sources like your financial institution or local businesses. We’re seeing more cases where scammers try to create urgency, asking for personal information, passwords, or online banking login information. Remember, GLFFCU will never contact you asking for sensitive information like that. If something doesn’t feel right, trust your instincts and give us a call, we’re always here to help keep your accounts safe.

Data sourced from FTC Consumer Sentinel Network (2024), Experian, and Security.org.



\$500

\$500



\$500

We recently donated funds raised through our employee Dress Down Dollars program to three local non-profit organizations. A total of \$1,500 was distributed, with \$500 each going to Delta Animal Shelter, Tri-County Safe Harbor, and U.P. Foster Closet.

We are proud of our staff for supporting causes that have such a meaningful impact locally!

Neighbors Helping Neighbors

UPPER MICHIGAN'S
ADVERTISING
POWERHOUSE

R | R | N

RADIO RESULTS NETWORK

audio | visual | digital | events



Julie is our very first winner in the Neighbors Helping Neighbors promotion! Thank you, Julie, for everything you do to make our community a better place. Your kindness and dedication truly make a difference.

Do you know a neighbor, friend, or local organization that goes the extra mile? Someone who gives their time, lends a helping hand, or simply shows up when it matters most? Now is your chance to say thank you. Nominate your hometown hero today by visiting www.RadioResultsNetwork.com/nhn and filling out the form. Each month, one deserving recipient will be honored with a commemorative plaque and \$100 in cash! Neighbors Helping Neighbors – celebrating the best in all of us!

05/06

Hours of Operation

Escanaba Lobby:

Monday-Friday 8:30-5:00

Saturday 8:30-12:00

Escanaba Drive Thru:

Monday-Friday 8:30-5:30

Saturday 8:30-12:00

Gladstone Lobby:

Monday-Friday 9:00-5:00

Saturday-Closed

Gladstone Drive Thru:

Monday -Friday 8:30-5:30

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

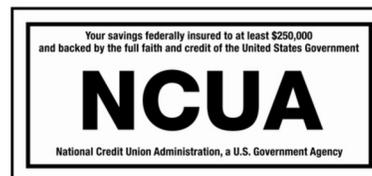
1-833-541-0777

Audio Response Teller

1-888-786-4623

Closed

May 25th, 2026



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FEDERAL CREDIT UNION

06/06