THE LAKER
Newsletter

GREAT LAKES FIRST FEDERAL CREDIT UNION

Q4, 2026



New Rewards Coming Soon

VISA credit cards have arrived, and exciting rewards are on the way! We're introducing Lake Effect Cash Rewards, our new rewards program designed to make earning and redeeming rewards easier than ever. With a new, user-friendly rewards website coming soon, you'll be able to conveniently manage and redeem your rewards all in one place. A **Lake Effect** is about to hit! Brace yourself for a flurry of rewards!

Top News

- End the Year Financially Strong
- Tax Time Around the Corner
- Community Spotlight



Finish the Year Financially Strong!

As the year comes to a close, now is the perfect time to take a closer look at your finances and prepare for a successful 2027! Whether you're looking to avoid holiday debt, build your savings, improve your credit score, or create a realistic budget, a little planning today can make a big difference tomorrow.

Did you know Great Lakes First Federal Credit Union has Certified Financial Counselors on staff?
Our knowledgeable team is here to provide personalized guidance to help you make confident financial decisions and reach your goals.

Start the new year with a plan! Contact us today to learn how our Certified Financial Counselors can help you take the next step toward financial wellness.

Year-End Financial Checklist



- [ ] **Review Your Budget:** Take a look at your spending and identify opportunities to save.



- [ ] **Check Your Credit:** Review your credit report and start the new year informed.



- [ ] **Set a Savings Goal:** Start planning for emergencies, vacations, or future expenses.



- [ ] **Make a Debt Payoff Plan:** Prioritize balances and create a realistic repayment strategy.

Need a little guidance? Our Certified Financial Counselors are here to help you start 2027 on the right financial foot!

Make Your Tax Refund Work for You!

Tax season is right around the corner! If you're expecting a refund, why not make that extra money work toward your financial goals? Whether your refund is big or small, a little planning can help you start 2027 solid ground!

Here are a few smart ways to put your refund to good use:

- Build Your Savings: Set aside money for emergencies or unexpected expenses.
- Pay Down Debt: Reduce credit card balances or outstanding loans and save on interest.
- Save for Something Special: Get a head start on a vacation, home improvement project, or future purchase.
- Plan Ahead: Put a portion aside for next year's holiday expenses.

Exclusive Tax Prep Benefits for GLFFCU Members!

Did you know that as a GLFFCU member, you may qualify for exclusive tax preparation offers through Love My Credit Union Rewards? Take advantage of special member benefits that can help make filing your taxes easier and more affordable!

SCAN ME



Protect Your Money This Holiday Season!

The holiday season is a time for giving, shopping, and celebrating, but it's also a prime time for scammers! From fake delivery notifications to unbelievable online deals, fraudsters are finding new ways to trick consumers. Keep your finances safe with these simple reminders:

- **If It Sounds Too Good to Be True, It Probably Is!** Don't click on suspicious ads, links, or offers promising unbelievable deals. Shop directly through trusted retailers' websites.
- **Never Share Your Banking Information:** NEVER give your online banking username, password, or verification codes to anyone, for any reason. GLFFCU will never ask you for this information.
- **Watch for Fake Delivery Alerts:** Be cautious of unexpected texts or emails claiming there's a problem with your package. Always verify tracking information directly with the shipping company.
- **Monitor Your Accounts**: Regularly review your transactions through GLFFCU's online or mobile banking to catch suspicious activity early.

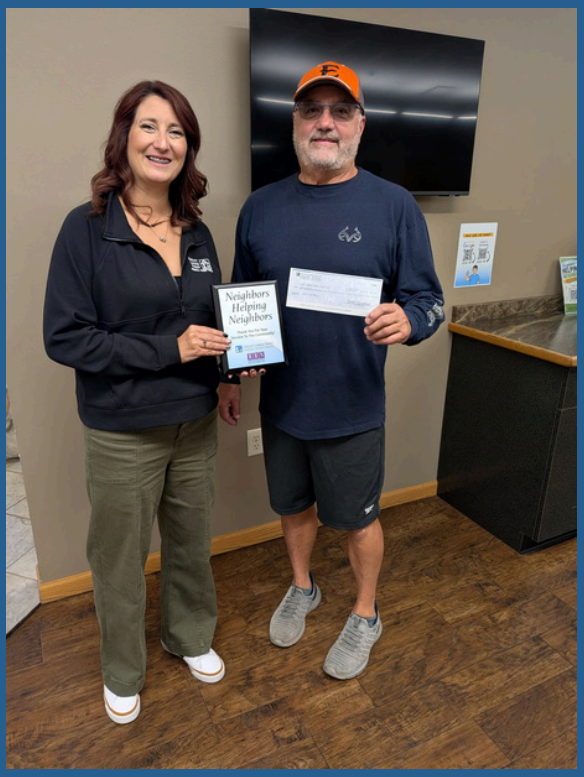


Shopping online this holiday season?

Consider using a GLFFCU VISA Travel Money Card! This prepaid, reloadable card is a great option for online purchases because it allows you to shop without using your primary debit card. Load only what you plan to spend to help stay on budget while keeping your everyday checking account separate from your holiday shopping and safe from scams!

In our Community

Neighbors Helping Neighbors















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

Closed

November 26, 2026
December 24 @ Noon
December 25, 2026
December 26, 2026

Contact

- General Inquiries 906-786-4623
- Operations 906-786-9795
- Collections 906-786-9008
- Marketing 906-789-5963

Loans

- Della Gatien 906-428-6830
- Heavenlee Royer 906-786-4125
- Amber Vallier 906-786-2293
  NMLS ID 1956573

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
1-855-333-1124
Report Lost/Stolen Visa Credit Cards
1-833-541-0777
Audio Response Teller
1-888-786-4623



Available on the iPhone App Store
GET IT ON Google Play

Your savings federally insured to at least $250,000 and backed by the full faith and credit of the United States Government
NCUA
National Credit Union Administration, a U.S. Government Agency

EQUAL HOUSING LENDER

06/06