

Grand Prairie Credit Union

NEWSLETTER

April 1, 2010

www.gpcreditunion.org

Email: grandprairiecu@sbcglobal.net

HOLIDAY CLOSURES

Monday, May 31st Memorial Day
Monday, July 5th Independence Day
Monday, Sept 6th Labor Day
Monday, Oct 11th Columbus Day
Thursday, Nov 11th Veterans Day
Thu & Fri Nov 25&26 Thanksgiving
Fri Dec 24 Christmas

For your convenience, the drive thru will be open until 6:00P.M. on Wednesdays, November 24th and December 22nd.

Business Hours:

Lobby

Monday – Thursday
9:00 am – 3:00 pm
Friday
9:00 am – 6:00 pm

Drive Thru

Tuesday – Thursday
9:00 am – 3:00 pm

Monday & Friday
8:00 am – 6:00 pm

Contact us at:

Phone # 972-262-7935
Fax # 972-263-5265
VRU # 972-262-3544
or 1-800-268-4727

MOVED?

Please notify the credit union in writing if you have moved, changed telephone numbers, etc....

ONLINE CREDIT CARD PAYMENTS

GPCU Credit Card payments can be made directly from our website 24 hours a day, 7 days a week. Once logged on to our website, click on “MasterCard GoTo MyCard” and follow the prompts. It’s fast and easy!

FINANCIAL REPORT as of March 31, 2010

Members.....	2,521
Assets.....	12,590,432
Shares.....	10,924,616
Loans.....	7,262,120

DON'T GET CAUGHT IN THE INSURANCE GAP!

Guaranteed Auto Protection is available.....

Full coverage insurance policies only cover the actual cash value of your vehicle-something that rapidly declines during the first few years of ownership. During this time, you could easily owe more on your loan than your vehicle is worth. This could be more than your full coverage insurance policy will pay if your car is totaled. GAP protects you when you need it most, when your vehicle is declared a “total loss”. It pays the difference between your primary insurance settlement and the unpaid net balance of your loan.* GAP will even cover your insurance deductible up to \$1,000.00 and is available for both new and pre owned collateral. This great protection is available at a very low cost and may be added to your loan WITHOUT increasing your monthly payment. Don't get caught upside down, get GAP on your loan today. *GAP settlement subject to the terms and conditions of the contract. GAP is available for all types of collateral...call the credit union for more details.

Vehicle Warranty's are also available!

SEASON TICKETS

Six Flags and Hurricane Harbor ticket are now available at the credit union at a discounted rate.

PAYMENT PROTECTION

Protect your family's financial future with Payment Protection. With the current economy and without a savings cushion, how will you make your loan payments if your income is reduced or eliminated in the event of your death or disability? Your family is dependent upon your income to maintain the standard of living you worked so hard to achieve. Low cost Credit Life / Disability insurance is available on all loan types except Real Estate Loans and is offered at a low premium which is simply added to your loan. From May 1st through May 31st we are offering OPEN ENROLLMENT for all existing non-insured loans with GPCU! Call the credit union today to see how you could protect your financial future. Or join us for a

FREE LUNCH

When and Why?

Friday, Aril 30th from 10:30 – 2:00

To help us kick off open enrollment for our newest Payment Protection product.

“SHRED IT”

Stop Identity Theft. Need to dispose of old bank statements, personal records, old checks, etc....?

Grand Prairie Crime Commission is sponsoring a free on site shredding event on Saturday, April 24th from 8:00am until 12:00pm. The event will be located at 2600 South Beltline Rd. in Grand Prairie. Each car will be limited to 3 boxes of shredding. Donation will be accepted to help support Grand Prairie Crime Stoppers.

DID YOU KNOW?

The smartest dogs are the Jack Russell Terrier and Scottish Border Collie: The dumbest: Afghan Hound

GRAND PRAIRIE CREDIT UNION
RATE UPDATE EFFECTIVE APRIL 1, 2010

*******CERTIFICATES OF DEPOSIT*******

<u>\$1,000 Minimum</u>	<u>Rate</u>	<u>Annual Percentage Yield</u>
90 Days	.75%	.752%
180 Days	1.00%	1.004%
365 Days	1.25%	1.257%
2 Year	1.50%	1.510%
3 Year	1.85%	1.865%

*Annual Yield Compounded Monthly-Rates subject to change Monthly*Early withdrawal penalties may apply to Term Share Accounts (CD's).Credit Union may match CD rates of other Financial Institutions

*******IRA'S*******

	<u>Rate</u>	<u>Annual Percentage Yield</u>
IRA Monthly dividend	1.50%	1.510%

Annual Yield Compounded Monthly – Rates subject to change monthly**

*******SUPER SHARE RATES*******

DRAFTS		.20%	.200%
REGULAR SHARES/CLUB		.40%	.401%
2,501	4,999.99	.50%	.501%
5,000	9,999.99	.60%	.602%
10,000	24,999.99	.70%	.702%
25,000	Over	.80%	.803%

Annual Yield compounded monthly – Rates subject to change monthly

*******LOAN RATES*******

NEW VEHICLES		USED VEHICLES	
5.75%	2 Years	2004-2009	6.50% up to 5 years
6.00%	3 Years	1999-2003	7.50% up to 4 years
6.25%	4 Years		
6.50%	5 Years		
7.50%	6 Years		

FARM EQUIPMENT NEW OR USED 9.00% up to 5 years

MOTOR HOMES, TRAVEL TRAILER & RV'S NEW/USED 9.00% up to 10 years

MOTORCYCLES New 6.75% up to 5 years Used 2004-2009 6.75% up to 5 years
 1999-2003 7.75% up to 4 years

WATERCRAFT New 8.50% up to 5 years Used 9.50% up to 5 years
 9.50% Over 25k up to 7 years

Share Secured 5.00% 3 Years
 CD Secured 3.00% above rate

Personal Loans 13.00% 3 Years
 with Collateral 10.00% 3 Years

Classic Vehicles 14.50% 3 Years

Mastercard / Visa – MC/Visa Gold –MC Platinum 12.99% 10.99% 8.99%

½% off for payroll deduction or automatic payment on vehicle loans. Add 3.5% for Class "A-" loans (not to exceed 18%), some restrictions apply.