

Grand Prairie Credit Union

NEWSLETTER

January 1, 2009

www.gpcreditunion.org

Email: grandprairiecu@sbcglobal.net

HOLIDAY CLOSURES

The credit union will be closed Monday, January 19th for Dr. Martin Luther King Jr. Day Monday, February 16th for Presidents Day.

Seasonal Tickets

Don't forget the Credit Union sells discount tickets to Six Flags Over Texas, **State Fair**, and the Fort Worth Zoo. Call the Credit Union for ticket prices.

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

HAVE YOU MOVED?

Effective November 1, 2007 all address change requests must be made in writing. Please notify the credit union if you have moved, changed telephone numbers, etc....

**** FEE SCHEDULE CHANGES****

The following changes will be effective February 1, 2009;

**NSF Fees for ACH,
ATM & Share Drafts** **\$30.00 per item**

Stop Payments **\$30.00 per item**

**Early Account Closure Fee
(within 60 days)** **\$25.00**

Outgoing Wire Fee **\$15.00 per wire**

FINANCIAL REPORT

as of December 31, 2008

Members..... 2,515

Assets..... 11,876,503

Shares..... 10,154,065

Loans..... 7,298,958

**** ANNUAL MEETING NOTICE****

The annual meeting will be held Thursday, February 19th, 2009 at 7:00pm in the City Council Chambers located at City Hall. Refreshments will be served at 6:00pm in the Briefing Room. The purpose of this meeting is to report the financial results for 2008, elect 3 Board members and to conduct any new business that may come before the Board. Also, each member will be eligible to win CASH PRIZES and each attendee will receive \$1.00. Come and enjoy FOOD, FUN and PRIZES!

NEED HELP WITH THOSE POST-CHRISTMAS BILLS.....

Don't forget about our SKIP-A-PAYMENT program. Every 12 months you may skip one loan payment on each loan you have with the Credit Union. The skipped payment will be added to the end of your loan however, interest will still accrue. The fee for this service is \$25.00 per loan and is due at the time of the request. Call a loan officer for more details.

E-STATEMENTS

Electronic bank statements are available to members who have Internet Banking. E-Statements enable the member to retrieve their statements promptly from the website on the first available business day after the end of the month. Sign up today!

E-MAIL PHISHING SCAMS

Phishing is a scheme used by fraudsters, posing as a trusted financial institution, ATM/Debit network, service providers, retailers and/or credit card companies. They use unsolicited e-mails to trick individuals into divulging personal and/or financial information. How does it work?? Typically, you would receive an unsolicited e-mail or phone call appearing to be from a financial institution or a credit card company you recognize or are affiliated with asking you to verify personal information. To gain your trust, the e-mail usually states that unauthorized activity has already taken place on your account or service interruptions could take place if you do not respond quickly. Usually the e-mail phishing scams will use the name and logo of a legitimate business.

GRAND PRAIRIE CREDIT UNION WILL NEVER E-MAIL OUR MEMBERS TO REQUEST OR VERIFY PERSONAL INFORMATION.

How to Safeguard Yourself:

Do not reply to any unsolicited e-mail or pop-up message asking for personal or financial information. Do not click on any e-mail link if you suspect the message is fraudulent, not even to "unsubscribe." Instead, call the business using the number on the back of your card or on your monthly statement to confirm the legitimacy of the e-mail. Never send personal information via e-mail. If you initiate an online transaction and are required to provide personal data, look for indicators that the web site is secure, like the "https" in the URL or padlock icon.

Do not let your debit card out of your sight when purchasing goods and services. Use anti-virus software, anti-spyware and a firewall and keep them up to date. Review account statements regularly to verify all transactions. Report attacks at once. Change your debit card PIN periodically.

FUN FACT

Roadrunners are large (about two feet long) crested birds that prefer to run rather than fly. They eat rattlesnakes whole, and they can sprint 15 miles per hour.