# Grand Prairie Credit Union NEWSLETTER

### JULY 1, 2020

### www.gpcreditunion.org

2020 HOLIDAY CLOSURES

Friday, July 3 Independence Day

Monday, Sept. 7 Labor Day

Monday, Oct 12 Columbus Day

Wednesday , Nov. 11 Veterans Day

Thu & Fri, Nov 26&27 Thanksgiving

Thurs & Fri. Dec 24&25 Christmas

Friday, Jan 1, 2021 New Year's Day

Thursday<u>. December 31<sup>st</sup></u>, we will be open but will close at 1:00pm.

#### **Contact us at:**

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

#### UPDATING INFORMATION

Please let us know if you have a new name, address, telephone number and / or email address. It is extremely important you update your contact information with the credit union to ensure successful correspondence. **TRAVELNOTIFICATIONS** -CREDIT & DEBIT CARDS

If you will be traveling, please call the credit union to place a Travel Notification on your credit and/or debit card(s). We will inform FALCON of your plans which may prevent your card(s) from being blocked while you are out of town. If you have any questions, please contact the credit union at 972-262-7935

The following documents are available for review at the credit union: The most recent annual audit, certain policies, statement of financial condition, the IRS Form 990 as well as the credit union articles of incorporation and bylaws A SPECIAL "THANK YOU"

Grand Prairie Credit Union would like to say thank you to all our members for having patience and understanding as we all go through these hard and unfamiliar times due to the COVID-19 Pandemic. We are taking necessary safety precautions to protect you, our staff and community while still providing quality financial products and services. As changes to procedures and/or hours of operation occur, we will provide COVID-19 updates on our website, <u>www.gpcreditunion.org</u>.

# **INSTANT ISSUE DEBIT CARDS ARE HERE!**

In the event your current debit card is closed and a new card needs to be ordered, we may issue a temporary debit card and pin so you can access your account while waiting for your new card to arrive in the mail. Yay!

### **REG CC-FUNDS AVAILABILITY CHANGE**

Effective July 1, 2020, we are increasing the amount we make available for withdrawal by checks subject to next day availability from \$200.00 to \$225.00. In addition, the amount available for withdrawal on exception holds, large deposits, new accounts or repeat overdraft increases from \$5,000.00 to \$5,525.00.

# Financial Report as of June 30, 2020

Assets	\$19,709,654
Shares	\$17,782,135
Loans	\$ 7,611,330

### TEXAS CREDIT UNION DEPARTMENT COMPLAINT NOTICE

This credit union is incorporated under the laws of the State of Texas and under state law is subject to regulatory oversight by the Texas Credit Union Department. If you have a dispute with Grand Prairie Credit Union, you should first contact the credit union. If the dispute is not resolved to your satisfaction, you may file a complaint against the Credit Union by contacting the Texas Credit Union Department through one of the means indicated below:

> US Mail: Texas Credit Union Department 914 E. Anderson Lane Austin, TX 78752-1699

Phone: 512-837-9236 E-Mail – <u>complaints@cud.tx.gov</u> Website- <u>www.cud.texas.gov</u> Email: grandprairiecu@sbcglobal.net

### FALCON

For your protection, fraud specialists that most Financial Institutions utilize, called FALCON monitors plastic card activity for unusual or suspicious transactions. GPCU is no exception. We utilize FALCON to assist us in the fight against fraud by contacting you in the event they suspect fraud may be occurring on your plastic card(s) from GPCU. If they are unable contact you either by telephone call and/or text message, they may place a temporary block on your card(s) to prevent further fraudulent activity. To avoid an inconvenient situation, it is VERY IMPORTANT you keep the credit union informed of current and valid contact information for you. If they cannot reach you, they will contact the credit union and we will attempt to contact you. If we cannot reach you, your card is subject to being permanently blocked and a new card and PIN will need to be ordered.

### 😤 Summer Loan Special

Enjoy your summer with a new toy .... at a super interest rate with great incentives! Finance or refinance a new or pre-owned vehicle, watercraft, motorcycle, or recreational vehicle with **Grand Prairie Credit Union!** Also, for a limited time, we are extending the term to 72 months for preowned vehicles 2017 to 2020 that are over \$25,000.00. See flyer for more details

- Purchase with us and receive the following incentives:
- No payments for 90 days\*\*
- Waive title fees on refinanced vehicles
- 100% financing of NADA retail value
- Free \$50.00 Gas Card with the purchase of GAP and/or Warranty.

If you refinance, you will receive the above incentives plus \$100.00 cash!

### LONGER TERMS FOR PERSONAL LOANS = SMALLER PAYMENTS!

For personal loans over \$4,000.00, we offer additional terms of up to 60 months! This will give you a smaller, more affordable monthly payment. Of course, our loans can always be paid off early without any pre-payment penalty!

## **ANIMAL FACTS**

Newfoundland dogs are strong swimmers due to their webbed feet.