



NEWSLETTER

JANUARY 2024

www.grcreditunion.org

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2024 HOLIDAY CLOSURES

Mon., Jan. 1	New Year's Day
Mon., Jan. 15	Dr. Martin Luther King Day
Mon., Feb. 19	Presidents Day
Mon., May 27	Memorial Day
Wed., Jun. 19	Juneteenth
Thu., Jul. 4	Independence Day
Mon., Sep. 2	Labor Day
Mon., Oct. 14	Columbus Day
Mon., Nov. 11	Veterans Day
Thu., Nov. 28	Thanksgiving
Fri., Nov. 29	Thanksgiving
Tue., Dec. 24	Christmas Eve
Wed., Dec. 25	Christmas
Tue., Dec. 31	Closing Early at 1:00PM
Wed., Jan. 1, 2025	New Year's Day

CONTACT US

Main Number	(972) 262 - 7935
Fax Number	(972) 263 - 5265
VRU Number	(972) 262 - 3544

UPDATING CONTACT INFORMATION/BENEFICIARIES

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 from us and FALCON. Please update us if your beneficiaries have changed as well.

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: complaints@cupd.tx.gov

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.

ANNUAL MEETING NOTICE

The annual meeting will be held Thursday, February 22, 2024 at 7:00pm in the City Council Chambers located at Grand Prairie City Hall, 300 W. Main St. The purpose of this meeting is to report the financial results for 2023, elect 2 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 the GRAND PRIZE. Each attendee will receive a gold Presidential \$1.00. We thank you for your membership and hope to see you there!

IDENTITY THEFT

Identity theft occurs when a thief obtains and illegally uses your identifying information such as you Social Security number or your credit card or checking account numbers to open new credit accounts and / or apply for loans in your name. If you feel you have been a victim of ID theft...below are the 3 major credit bureaus to contact to obtain a free credit report. You are entitled to 1 free report annually from each bureau.

EXPERIAN	www.experian.com	(888) 397 - 3742
EQUIFAX	www.equifax.com	(800) 685 - 1111
TRANSUNION	www.transunion.com	(800) 888 - 4213

TRAVEL NOTIFICATIONS: 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.

DEBIT CARD SAFETY

Using your DEBIT card is a simple, hassle-free way to get cash, make deposits, check balances or make purchases. To enjoy the many conveniences electronic banking offers, you should make DEBIT card safety a priority. Here are some important safety tips:

- o Keep your PIN a secret, do not give it to anyone.
- o Do not disclose information about your card or account over the telephone.
- o NEVER disclose information about your card in response to an unsolicited e-mail or request.
- o Make certain your internet sites are secure.
- o Protect your card's magnetic stripe.
- o Report a lost or stolen card as soon as possible.
- o Review your account statements for unauthorized transactions.

ATM SAFETY

- o Observe ATM surroundings before conducting a transaction.
- o If an ATM is obstructed from view or poorly lit, go to another location.
- o Minimize time spent at the ATM when conducting a transaction.
- o Only enter your PIN once for a transaction.
- o Block the view of others when using any ATM.
- o Look for fraudulent devices attached to an ATM.

START SAVING FOR CHRISTMAS 2024

January is a great time to open a Christmas Club account! Deposits can be made anytime either at the credit union or by payroll deduction. There is a \$5.00 fee for early withdrawal. On the Wednesday preceding Thanksgiving, a transfer is made from your club account into your primary savings account without a penalty. With a Christmas club account, you can save all year long for Christmas!

FINANCIAL REPORT AS OF DECEMBER 31, 2023

ASSETS	\$22,417,896
SHARES	\$20,053,396
LOANS	\$ 8,389,131

ANIMAL FACTS

The honeybee can flap its wings 200 times per second!