



NEWSLETTER

JULY 2025

www.gpcreditunion.org

grandprairiecu@sbcglobal.net

2025 HOLIDAY CLOSURES

Wed., Jan. 1	New Year's Day
Mon., Jan. 20	Dr. Martin Luther King Day
Mon., Feb. 17	Presidents Day
Mon., Mar 31	Cesar Chavez/ Dolores Huerta Day
Fri., Apr. 18	Good Friday
Mon., May 26	Memorial Day
Thu., Jun. 19	Juneteenth
Fri., Jul. 4	Independence Day
Mon., Sep. 1	Labor Day
Mon., Oct. 13	Columbus Day
Thu., Nov. 11	Veterans Day
Thu., Nov. 27	Thanksgiving
Fri., Nov. 28	Holiday
Thu., Dec. 25	Christmas Holiday
Fri., Dec. 26	
Wed., Dec. 31	Closing Early at 1:00PM
Thu., 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@tud.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.

REG CC – THRESHOLD LIMITS

Effective July 1, 2025 we are increasing the amount available for withdrawal by checks not subject to next day availability to \$275.00 up from \$225.00 and cash withdrawals to \$550.00 up from \$450.00. In addition, the amount available for withdrawal or exception holds for large deposits, new accounts and the amount for determining a repeat overdraft is increasing to \$6,725.00 up from \$5,525.00

WHATS NEW? CHANGES TO FRAUD ALERTS FOR DEBIT CARDS

We have enhanced the security features for debit card transaction notifications you may receive. If a transaction is in question by FALCON, you may receive a telephone call and/or an email from Velera attempting to verify the transaction. They are now utilizing a carousel of telephone numbers you may not recognize, however the Fraud Alert Short Code is **49447**. We recommend you save that number into your contacts on your telephone so you can recognize the caller. The call back numbers will be randomized and you will receive a unique case # to reference when talking to the Fraud Detection live agent. The Email address you may see is; No-Reply@fraud.Velera.com or No-Reply@fraud.PSCU.com. Do not respond to the emails, they are for notification only. You may call the credit union or you may reach a Fraud Detection Live agent at 888-918-7313.

START SAVING FOR CHRISTMAS 2025

July 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!

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

Also, no one from the credit union or anyone who represents the credit union will ever call or email you requesting any passwords, pin numbers or account numbers. If you are contacted and unsure, please call the credit union for verification before giving out any information

FINANCIAL REPORT AS OF JUNE 30, 2025

ASSETS	\$23,432,154
SHARES	\$20,710,204
LOANS	\$ 8,168,026

ANIMAL FACTS

Newfoundland dogs are strong swimmers due to their webbed feet.