

The Insider

Presented By GSCU

October 2012

Our 55th Anniversary is Here!

It has been a pleasure having the opportunity to serve you, and more recently the local communities, for 55 years! We look forward to 55 more years of offering friendly service and competitive rates. Come celebrate GSCU's 55th Anniversary with us every Friday during the month of October for goodies, giveaways and drawings!

International Credit Union Day



On October 18, 2012, Good Shepherd Credit Union will be celebrating International Credit Union Day. As our member, you belong to a global

movement that carries the credit union theory of "people helping people". Worldwide, 188 million members experience the benefits of belonging to a financial cooperative that believes in and is willing to fight for this year's message: "Members Matter Most." Join us October 18th as we show our member appreciation at both locations.

Go Direct

Have you made the switch? The Treasury Department is phasing out paper checks and requiring all federal benefit recipients to have their funds electronically deposited to their personal account or to a Direct Express card account. Time is running out. You must switch to electronic payments by March 1, 2013. For more information or questions about this subject, you can visit our website at www.goodshepherdcu.org or call 1-800-333-1795.



Happy & Safe Holidays from the
GSCU Board and Staff!

ATM and Debit

Still writing checks? What are you waiting for? It's time you apply for an ATM or debit card. You'll be surprised to see how easy it is to use for everyday purchases. This service is convenient and accessible to you 24 hours a day— 7 days a week. Use this service to get cash, check account balances, transfer funds and for purchases. Apply today, it's free!

Holiday Skip-a-Payment

During the Month of December, members may be eligible to skip a payment on their GSCU loan. All loans must be current to qualify. Promotion excludes real estate, revolving and overdraft loans. Don't forget to fill out a skip-a-payment form this holiday season! Ask for details.

Giving Back... Providing a Helping Hand

This November will be the month of giving back! GSCU will once again be a part of the U.S. Marines Toys for Tots Drive. Both locations will set up bins in each lobby to collect new unwrapped toy donations. Once again, your credit union will be partnering with the Salvation Army to collect new socks and mittens for all ages. Please help make a difference this holiday season.

Holiday Closings -

GSCU will have special hours on the following days:

Veterans Day	
Monday, November 12th	CLOSED
Thanksgiving	
Wednesday, November 21st and Friday 23rd	OPEN UNTIL 5PM
Thursday, November 22nd and Saturday 24th	CLOSED
Christmas Eve	
Monday, December 24th	OPEN 9AM- NOON
Christmas	
Tuesday, December 25th	CLOSED
New Year's Eve	
Monday, December 31st – 2012-	OPEN 9AM- NOON
New Year's Day	
Tuesday, January 1st- 2013	CLOSED

4th Quarter 2012

Dividend News

Regular Share Dividends	.05% Rate	.05% APY
Christmas Club Accounts	.05% Rate	.05% APY
Open IRA Accounts	.30% Rate	.30% APY

Special Deposit Accounts

Under \$20000	0.10% Rate	0.10% APY
\$20000-\$49999	0.15% Rate	0.15% APY
\$50000-\$74999	0.20% Rate	0.20% APY
\$75000-\$99999	0.25% Rate	0.25% APY
\$100000 & over	0.30% Rate	0.30% APY

Dividend/Interest rates paid 9-30-12 as previously disclosed.

Loan Rates

Autos – New Autos up to 72 mos.

Recreational Vehicles – Extended terms for new/pre-owned

New – As Low As

Future/Current/1 yr. old	1.49% APR up to 36 mos.
	1.99% APR up to 48 mos.
	2.49% APR up to 60 mos.
	2.99% APR up to 72 mos.
	5.99% APR up to 96 mos.
	7.89% APR up to 120 mos.
	8.89% APR up to 180 mos.

Pre-owned – As Low As *up to 72 mos. min \$20k, add 0.25%

2 yr. old model	2.49% APR up to 48 mos.
	2.74% APR up to 60 mos.
	5.99% APR up to 96 mos.
	7.89% APR up to 120 mos.
3 yr. old model	2.49% APR up to 48 mos.
	2.74% APR up to 60 mos.
	5.99% APR up to 96 mos.
	7.89% APR up to 120 mos.
4 yr. old model	2.49% APR up to 48 mos.
	2.74% APR up to 60 mos.
	5.99% APR up to 96 mos.
	7.89% APR up to 120 mos.

5 yr. old model & older

Auto:	2.99% APR up to 60 mos.
Recreational:	7.89% APR up to 96 mos.
	8.89% APR up to 120 mos.

Quoted rates are the lowest rates available. The final rate is based on credit worthiness and consumer credit scoring, and may be higher than the quoted rate. *Ask for details.

Personal Loan – As Low As

1 Year	6.49% APR	4 Years	8.99% APR
2 Years	6.99% APR	5 Years	9.99% APR
3 Years	7.99% APR		

Home Improvement Special** – As Low As

3 Years	7.89% APR	6 Years	9.39% APR
4 Years	8.39% APR	7 Years	9.89% APR
5 Years	8.89% APR	8 Years	10.39% APR

Mortgage Special* – As Low As

10 Years	4.49% APR	25 Years	5.24% APR
15 Years	4.74% APR	30 Years	5.99% APR
20 Years	4.99% APR		
5 Year Balloon Mortgage*** as low as	5.00% APR		
10 Year Balloon Mortgage*** as low as	5.49% APR		
15 Year Balloon Mortgage*** as low as	5.99% APR		

Home Equity Loan Special* (15 years, fixed rate, closed-end)

80% loan to value	as low as	6.25% APR
90% loan to value	as low as	7.25% APR
100% loan to value	suspended until further notice	

Home Equity Special* (Line of Credit, variable rate)

For first year (80% LTV)	4.75% APR – Then Prime, w/ min 5%
--------------------------	-----------------------------------

The rate is based on the Prime Rate according to the Wall Street Journal on the first day of the quarter. Complete disclosures available upon request. Ask for details.

Line of Credit* (fixed rate)

Home Equity 5/7 Plan* (ask for details)

80% loan to value	as low as	6.00% APR
90% loan to value	as low as	7.00% APR
100% loan to value	suspended until further notice	

Home Equity 10/10 Plan* (ask for details)

80% loan to value	as low as	6.49% APR
90% loan to value	as low as	7.49% APR
100% loan to value	suspended until further notice	

Other Loans

LOC	9.00% APR
Tuition Loan	as low as 3.49% APR
up to 18 months	

APR = Annual Percentage Rate. APY = Annual Percentage Yield.
*Funds may not always be available. Refinances with an additional \$5,000 or new Home Equity product. If no additional money, ask for details.

** 1st payment deferred for 90 days. Auto loans for qualified buyers can not be used to refinance existing loans at GSCU. Interest rate assigned to the term of the loan will accumulate from the date the loan is disbursed.

***30 year amortization. Ask for details. Above rates good through 10-31-12. All rates are subject to change without notice. Exceptions may apply.

Compliance FAQs

Q: How can I help protect my smartphone from thieves and hackers?

A: The Identity Theft Resource Center recommends these best practices for mobile device users:

- Password-protect your phone. Use a strong password (numbers, upper- and lower-case letters and symbols).
- Enroll in a backup/wiping program. This service backs up information on your smartphone to your home computer and "wipes" your phone if it's lost or stolen.
- Install security software. Companies offer antivirus, malware and security software designed for smartphones. Make sure you download software updates.
- Download apps from trusted sources. Some "bad apps" contain malware.
- Do not access financial accounts from free, public networks. Public Wi-Fi hotspots are a prime target for hackers who then have direct access to your mobile device.

This & That

Thanks for Sharing!

We would like to thank you for sharing your friends and family with us during our recent membership promotion!

Christmas Clubs

Funds will automatically deposit into your share account in early October. Be sure to pick up your gift!

55th Annual Meeting

Special plans are being made for our upcoming 55th Annual Meeting.

Please watch for more information regarding this year's Annual Meeting event.

Promotion Winners:

We would like to congratulate this summer's promotion winners: Timothy Payne, Misin Riza, Dieter Schulz, Nevaeh Delavale, Shelby Gutekunst and Gabriel Rose.

Staff Corner

We would like to welcome Angelina Rinna and Marthae Quaigg, our newest Member Service Representatives.

Employee spotlight

Tom Castleman is one of GSCU's newest staff members at our Woodhaven location. Here are a few things he'd like you to know about him.

- If Tom wasn't working at GSCU he may be still be working at a local restaurant business in Trenton
- Tom's favorite movie is "Night at the Roxbury"
- His most favorite part of working at the credit union is the members and the staff

When Tom is not working he likes to keep busy by playing basketball and other sports with friends.

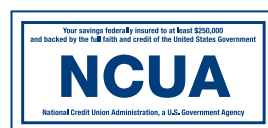


Good Shepherd Credit Union



4111 Fort Street
Lincoln Park, MI 48146
(313) 386-9220
Fax: (313) 386-4317

22170 Allen Road
Woodhaven, MI 48183
(734) 675-3720
Fax: (734) 675-5101



Federally Insured
by the NCUA



© 2012 CU Solutions Group 1106

Mission
Statement

To Meet the Financial Goals of our Members
with Progressive Products and Services.