

# The Insider

Presented By GSCU

January 2012

## Reflections of 2011

2011 was a year that had its share of ups and downs, good times and bad. However, through it all GSCU remains financially stable and adhering to one constant theme – hope. We all hope for a brighter future, and with the New Year upon us that hope can be realized. GSCU is not only a credit union, but a community for our staff and members.

As a community, it is up to us to make the best of the circumstances and opportunities that are around us. GSCU has been fortunate enough, with the help of our generous members, to assist a wide array of noble causes for those in need. From the American Heart Association's 'Have a Heart, Save a Heart' Auction and the National Kidney Foundation Zoo Walk to the Toys for Tots Drive, to name a few.

Also, GSCU has been able to offer our members exciting new products: mobile banking, the Royal Family, Spend-N-Save and Save to Win. This year, GSCU promises to provide the best possible service to its loyal members, as well as to be a place where new members are always welcome.

Respectfully,  
Lisa Cook, President/CEO GSCU

## Caution: Loan Construction Zone

Tired of all the road construction on Fort Street? How about doing some construction of your own – loan construction, that is. GSCU will work hard to construct a loan that is right for you. Whether it's a new/used car, personal or mortgage loan, GSCU will put our hard hats on and get to work for you. We are now offering **.10% off any loan.\*** Plus, any new members who mention this ad will receive **\$10\*\*** in their account. Come in and meet with one of our loan construction workers, today!

\*Excludes line-of-credit or real-estate loans. Cannot be combined with any other GSCU loan discounts.  
\*\*\$10 goes toward purchase of member share and account entry fee. Certain rules/restrictions may apply.  
Effective 1-3-11. Promotion subject to change. Ask for details.



Any new members  
who mention this ad  
will receive

**\$10\*\***

\*\*Upon opening new share account. Subject to one-time membership fee of \$0.25 and includes purchase of one share. Min. share balance \$5.00. Coupon good until 3-31-11. Ask for details.

## Big Thanks-Toys for Tots & Socks/Mittens



*Krissy Mendenhall and Tanya Mason  
seen here with the GSCU Toys for  
Tots Donation.*

GSCU, again this year, participated in donation drives to help those in the community in need. **The United States Marine Corps Foundation Toys for Tots Drive** and the **Salvation Army Socks & Mittens Drive** were opportunities for members to give new toys, socks and mittens for the holiday season.

We thank our members for their donations.

## New GSCU Website

It promises to be an exciting new year for GSCU, and what better way to kick it off than with the unveiling of our new website? Although the Web address is staying the same, [www.goodshepherdcu.org](http://www.goodshepherdcu.org), the rest of the site will be completely new. We hope our members will be satisfied with a more user-friendly website that will incorporate the products you know and love, with the service that you deserve.

## Save to Win Program

How would you like a chance to win \$10,000 and save your hard-earned money at the same time? That's what Save to Win is all about! With Save to Win, every \$25 you put into a share certificate at GSCU is another chance to win and save. In the end, you'll at the very least walk away with your savings, plus interest. Or, you could end up winning \$10,000! More information on this program, sponsored by the Michigan Credit Union League, can be found at [www.savetowin.org](http://www.savetowin.org). Look for the Save to Win program at GSCU in the beginning weeks of 2012.

## Tax Time Approaches

The clock is ticking and Uncle Sam is looking for some cash. So, take the stress out of tax season and let TurboTax help you navigate the troubling waters of tax preparation. Check out [www.goodshepherdcu.org](http://www.goodshepherdcu.org) for more on TurboTax.

## 1st Quarter 2012

### Dividend News

Regular Share Dividends	.10% Rate	.10% APY
Christmas Club Accounts	.10% Rate	.10% APY
Open IRA Accounts	.40% Rate	.55% APY

### Special Deposit Accounts

Under \$20000	0.20% Rate	0.20% APY
\$20000-\$49999	0.25% Rate	0.25% APY
\$50000-\$74999	0.30% Rate	0.35% APY
\$75000-\$99999	0.35% Rate	0.45% APY
\$100000 & over	0.40% Rate	0.55% APY

Dividend/Interest rates paid 12-31-11 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	2.99% APR up to 36 mos.
	2.99% APR up to 48 mos.
	2.99% APR up to 60 mos.
	3.99% 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	3.49% APR up to 60 mos.
	5.99% APR up to 96 mos.
	7.89% APR up to 120 mos.
3 yr. old model	3.99% APR up to 60 mos.
	5.99% APR up to 96 mos.
	7.89% APR up to 120 mos.
4 yr. old model	4.49% APR up to 48 mos.
	5.99% APR up to 96 mos.
	7.89% APR up to 120 mos.

#### 5 yr. old model & older

Auto:	6.39% APR up to 36 mos.
Recreational:	6.39% APR up to 60 mos.
	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%
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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 1-31-12.

All rates are subject to change without notice. Exceptions may apply.

As a reminder, effective 11-15-10, the check cashing fee of \$3.00 was implemented for members who maintain less than \$100 in their regular share account or have no other GSCU services and are over 18 years of age. Effective 2-15-12, members who have an inactive checking account or ATM/debit card for 30 days or more and do not meet the previously stated criteria, will be charged the check cashing fee of \$3.00 per item.

## Compliance FAQs

### Q: Should I be comfortable and feel safe about my account information through GSCU home banking?

A: Yes, online security is a top priority! If you use online or mobile banking, you will be interested to learn that six federal financial industry regulators teamed up recently to make your accounts more secure. New Supervisory guidance from the Federal Financial Institution Examination Council (FFIEC) will help strengthen authentication, layered security, internal assessments, protection under Regulation E and member vigilance. You can learn about online safety and security in our upcoming newsletters, or grab a brochure in the lobby.

### Q: Shouldn't I expect to see an annual Privacy Notice soon?

A: Yes, at GSCU, we take your account information seriously. Enclosed in this mailing, please find our **2012 Privacy Notice** for your review.

## 54th Annual Meeting Reminder

Don't forget: the **54th Annual Meeting** will be held on Wednesday, March 21st at 6:00 p.m. The meeting will include re-election for Board Members Mary Dow, Christine Dowhan-Bailey and Robert LePage. And, of course, there will be food and refreshments available for all who attend.

## Employee Spotlight: Mary Jamison



Mary has been an important part of GSCU for close to 20 years and a staff member who knows how to get the job done. She is currently the Member Service Manager at the Lincoln Park office, a position she truly relishes. Here are a few things she would like you to know:

- If Mary didn't work at GSCU, she would be "living the dream" on a beach in Hawaii.
- Her favorite part of working at GSCU is the great variety of members she serves, as well as the close friendships shared with her fellow employees.
- For fun, she likes to bowl, fish and cross-stitch. (Sometimes at the same time!)

## Holiday Closings -

GSCU will have special hours on the following days:

#### Presidents Day

Monday, February 20th ..... BOTH OFFICES CLOSED

#### Good Friday

Friday, April 6th ..... BOTH OFFICES CLOSED (12:00 P.M. – 3:00 P.M. ONLY)



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## Mission Statement

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