

The Safe,
Convenient way
to make your money
work for you!



The three important “S” words
in the financial area –
SAFETY • STRENGTH • SERVICES
are all found at Graphic Arts Credit Union.

Volume 2009, Issue 4

Check out our updated website, www.gacu.org

Fall 2009

9800 Northwest Freeway
Suite 100
Houston, Texas 77092
713.520.5060
Fax: 713.522.8669
e-mail: mail@gacu.org

HOURS:
Monday – Friday
9am – 5pm

NEW HOURS
Beginning November 1:
Monday – Friday
8:30am – 4:30pm

STAFF
Graphic Arts Credit Union
has three employees on
hand to assist with your
financial needs.

Please feel free to give us
a call with any service,
assistance or concerns
that you may have.

Joanne Staley –
President

Dawn Gomez –
Vice President

Nicole Poe –
Loan Processor

Mary San Miguel –
Member Service
Representative

OPEN END LENDING

Need cash fast? GACU now offers an Open End Loan. This loan is like a signature loan but you only apply once even if you need more money. Fill out a loan application to see if you qualify for our newest loan. Call today for details on this newest service!

HOLIDAY SPECIALS

With the holidays right around the corner, we are pleased to say we are offering our Holiday Loans once again! Take advantage of this loan only offered once a year starting November 1st, 2009. We are offering a 2000 loan for 12 months at 12%.

Simply fill out one of our loan applications available online or in our office to see if you qualify! Our holiday skip a payment promotion is also being offered for qualifying loans in November, December, or January. To see if you qualify for this, simply talk to a member service representative. There will be a \$25 dollar charge for each loan skipped.



E-STATEMENTS

Members who are currently signed up with online banking are now eligible to get E-Statements. To sign up for this FREE service, simply log into online banking and click on the E-Statement logo. If you do not have access to online banking and want to sign up, please contact a member service representative for assistance.

MASTERCARDS

Did you know that GACU offers Mastercard (Standard and Gold) to our members? Apply today to see if you qualify. Mastercard offers great convenience and peace of mind when you are traveling. GACU Mastercards offer great low rates purchases, cash advances, and convenience checks.

ATTENTION CURRENT CARDHOLDERS:

To check your Mastercard account online, visit the website at: www.gotomycard.com. They offer services such as payments and bill pay. You are also able to view statements and make payments to your GACU Mastercard online. Check it out today!

ASTROS GAME

Graphic Arts Credit Union was able to give 2 sets of Astros tickets as a door prize to our members. The winners of these tickets were **Harvey Hernandez** and **Roy Nunez**. The game was on September 11, 2009. **Joanne Staley**, **Nicole Poe**, and **Mary San Miguel** were also in attendance.



MSR *Mary San Miguel* and Guest



Members *Daniel Shaw* and *Patricia Staley*



Members *Linda*, *Alyssa*, and *Harvey Hernandez*



Member *Roy Nunez* and Guest

AFTER HOUR ACCOUNT INFORMATION

****WE ARE ONLINE****

Members with the credit union may now go to our web page www.gacu.org and request to have on-line access to their accounts. This will enable you to look up account history, make transfers to accounts and loans at the credit union and make transactions from the comfort of your home or office computer 24 hours a day.

If you do not use the internet, access to your account is still available 24 hours a day by dialing 713-520-5060 ext 19 and following the instructions from the friendly touch tone teller.

2009 HOLIDAY SCHEDULE

Graphic Arts Credit Union will observe the Federal Reserve Bank Holiday Schedule. Our offices will be closed on the following holidays:

Columbus Day	Monday, Oct. 12
Veterans Day	Monday, Nov. 11
Thanksgiving Day	Thurs & Fri, Nov 26-27
Christmas Day	Friday, Dec.25
New Year's Day	Friday, Jan. 1, 2010

3rd QUARTER 2009 DIVIDENDS DECLARED

The Board of Directors of Graphic Arts Credit Union has declared dividends for the 2nd quarter of 2009. Dividends are paid at the end of each quarter on a daily average balance. Accounts closed and monies withdrawn prior to closing on the last day of the quarter will not be paid dividends.

SHARES	APR*	APY*
\$25.00 to \$4999.99	0.25%	0.25%
\$5000.00 to \$9999.99	0.50%	0.50%
\$10,000.00 & greater	0.75%	0.75%
IRA Accounts	1.75%	1.76%

CD RATES	APR*	APY*	
\$1000.00	6 months	1.00%	1.00%
	12 months	1.25%	1.25%
\$5000.00	6 months	1.00%	1.00%
	12 months	1.25%	1.25%
\$10,000.00	6 months	1.25%	1.25%
	12 months	1.35%	1.35%
	24 months	1.50%	1.51%
\$25,000.00	6 months	1.25%	1.25%
	12 months	1.35%	1.35%
	24 months	1.50%	1.51%

*APR is the Annual Percentage rate. APY is the Annual Percentage Yield which is a percentage rate that reflects the total amount of dividends to be paid on an account based on the APR and the frequency of compounding for an annual period.

Rates are subject to change without notice per board of directors

MEMBER TESTIMONIAL

We have been loyal credit union members for over 15 years and our relationship just keeps getting better. We love the personal, professional service they provide and we know we can't get the same level of service elsewhere. They know us. They know our family. They care about where we are in our life as well as in our finances and they show us that we matter every time we make a transaction. We wouldn't think of having our banking done anywhere else. Our girls, Skylar 7 & Rhylan 5, enjoy trips to GACU as much as we do. The member representatives are attentive to their questions and even their silly stories. But the best part of a trip to GACU for the girls is "getting treasures" out of the seemingly bottomless jar of candy.



Jones Family

CHRISTMAS CLUB ACCOUNTS

Christmas club accounts are a great way to save for the big holiday all year long. It is just \$5 to open an account. Deposits are able to be made through payroll deduction, direct deposit, or a regular deposit. There is never a WRONG time to start saving. You can start a club account today and be ready for the next holiday season early. Contact a member service representative for details.

ATM FEE REIMBURSEMENT

Tired of those high ATM fees? Save your receipts. GACU now reimburses up to \$20 in ATM fees monthly. Turn in your receipts within 30 days of the transaction and GACU will refund the fees to your account. This offer will only be available if you have your receipt. Contact a Member Service Representative with Details.

SERVICES

Graphic Arts Credit Union wants to remind our members of some services we do currently offer:

- Free Checking Accounts
- 24 hour telephone automated system to share and share draft accounts, loan balances, and transactions
- Visa Debit card access to share draft/checking accounts
- ATM access to share accounts
- Courtesy overdraft privilege
- On-Line home banking for share draft/checking accounts
- Open-End Lending
- E-Statements Coming Soon



STANDARD FEES

2 free withdrawals from shares per month • Additional withdrawals \$10.00 each
Postage \$.47 – Mail requests are accepted, however, should the envelope get lost in transit, any associated fees for stopping payments or replacement become the shared responsibility of GACU and the account holder.

Check cashing for members with only share accounts having an average balance below \$500.00 will be charged 1% of check amount.	Stop Pay Fee	\$25.00
Courtesy pay privilege	Cashiers' Check	\$10.00
Courtesy transfer from share account	ATM NSF Fee	\$25.00
	ACH NSF Fee	\$25.00
	Share Draft NSF Fee	\$25.00
	Share/Saving ATM fee	\$ 2.00

Applications for loans may be obtained by accessing our home page at www.gacu.org, inviting us to fax a copy to your home or office, or requesting us to mail an application to your home. Loan requests are processed in a 24-hour time frame.