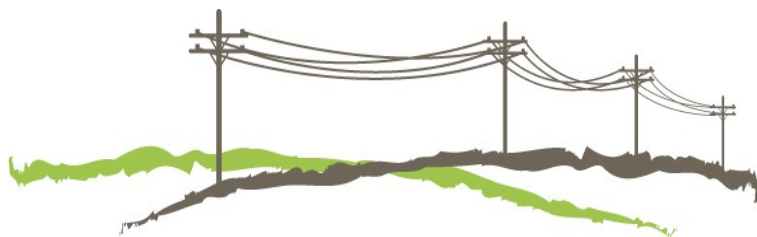


GRANCO FEDERAL CREDIT UNION



OUR MEMBERS ARE OUR FAMILY Members Newsletter

Thanks to all the members who participated in our fall power up promotion making it a great success. We had a successful year and we hope you all had a wonderful Holiday Season with friends and family.

As many of you have read in recent articles banks are raising fees in many areas. You may all rest assured that this is not in our business plan.

On another note, we have opened a benefit account for Nick Kimmel. Nick is a Corporal in the Marine Corp who was serving in Afghanistan when he was seriously injured by a roadside bomb. His family indicates he is in good spirits and will be moving to San Diego soon to undergo recovery for his injuries. If you would like to contribute to the benefit account please contact our office for details.

My wife and I just returned from a trip back to Minnesota and the University of Wisconsin where we attended the graduation of my youngest child, and on the following day the christening of our second grandchild. We were amazed to see little to no snow the entire time we were there and temperatures above freezing, even warm enough to consider shooting a few rounds of golf.

Thinking about costs and expenses that occur during this time of year, we have decided to help out our members in several ways; 1) with an automatic increase on all our current time line loans with a limit of \$5000 and credit scores of 700 or higher to a \$7500 limit, 2) with an increase to \$7500 on unsecured fixed loans (any member may apply for this loan but must qualify according to guidelines), 3) we have extended terms on used auto loans to 5 years for the purchase of or to refinance 2005-2006 vehicles, and to 4 years for 2003-2004 vehicles. Plus 100% financing not including tax and licensing. Those of you that meet the guidelines for the automatic time line increase should have already received the letter advising of the increase. Please call the office for additional details on any of the above referenced loans.

Those of you that are looking to shorten the term of your mortgage and lower your rate please take note of our new 15 year mortgage at 4.50%.

Our Annual Meeting for 2012 will be held on April 20th at the Bethlehem Chapel, 612 3rd Ave SE Ephrata at 6:30PM. We would like to see you there for dinner and a good time.

We look forward to another exciting year in 2012 and to continuing to provide you with the best service possible. We welcome and encourage your input on the products and services we provide. Have a prosperous, healthy, and Happy New Year.

Loan and Share Rates As of January 1, 2012

New Vehicles	4.50% or 5.00%
Used Vehicles	4.50% or 5.00%
First Mortgage	
30 year	6.00%
15 year	4.50%
Second Mortgage	8.00%
Time Line-Unsecured	12.25% or 15.00%
Share/CD Secured	3.00% (over share/cd)
Shares	.300%
Christmas Club	.750%
Share Drafts	.200%

Certificate Rates as of Jan 1, 2012

6 month \$500 minimum	0.599%	0.600% APY
12 month \$1,000 Minimum	0.846%	0.850% APY
12 Month \$10,000 Minimum	0.896%	0.900% APY
24 Month \$2,500 Minimum	1.243%	1.250% APY

IRA Rates as of January 1, 2012

30 Month Fixed \$1,000 Minimum	1.044%	1.050% APY
12 Month Variable \$50 Minimum	0.598%	0.600 APY
12 Month Roth \$500 Minimum	1.044%	1.050% APY
12 Month Education \$500 Minimum	1.044%	1.050% APY