

HAPPY NEW YEAR!

There were a lot of exciting changes during 2016. The beautiful new Moses Lake branch opened in June to add to your convenience. If you have not visited the branch yet, we encourage you to do so. There are a lot of familiar faces in Moses Lake and a few new ones as we've grown both branches.

Our very own Brandi Johnson was named CEO in November. Brandi has been with GRANCO FCU for over 14 years and is a champion for the culture and service standards that set GRANCO apart from other financial institutions. In 2017 Brandi looks to expand on this service by offering more financial education opportunities for you. There are free consultations available to you whether you are looking to set a budget, make a bigger purchase or plan for the future.

In celebration of you, our members, there will be special appreciation days throughout the year. Check out the calendar to see what day is in appreciation of you. Of course we will also be celebrating the holidays with cookies in true GRANCO style when you stop in either branch. We hope to see you there!

UPCOMING EVENTS & HOLIDAY CLOSINGS

Monday, January 9
Law Enforcement Appreciation Day

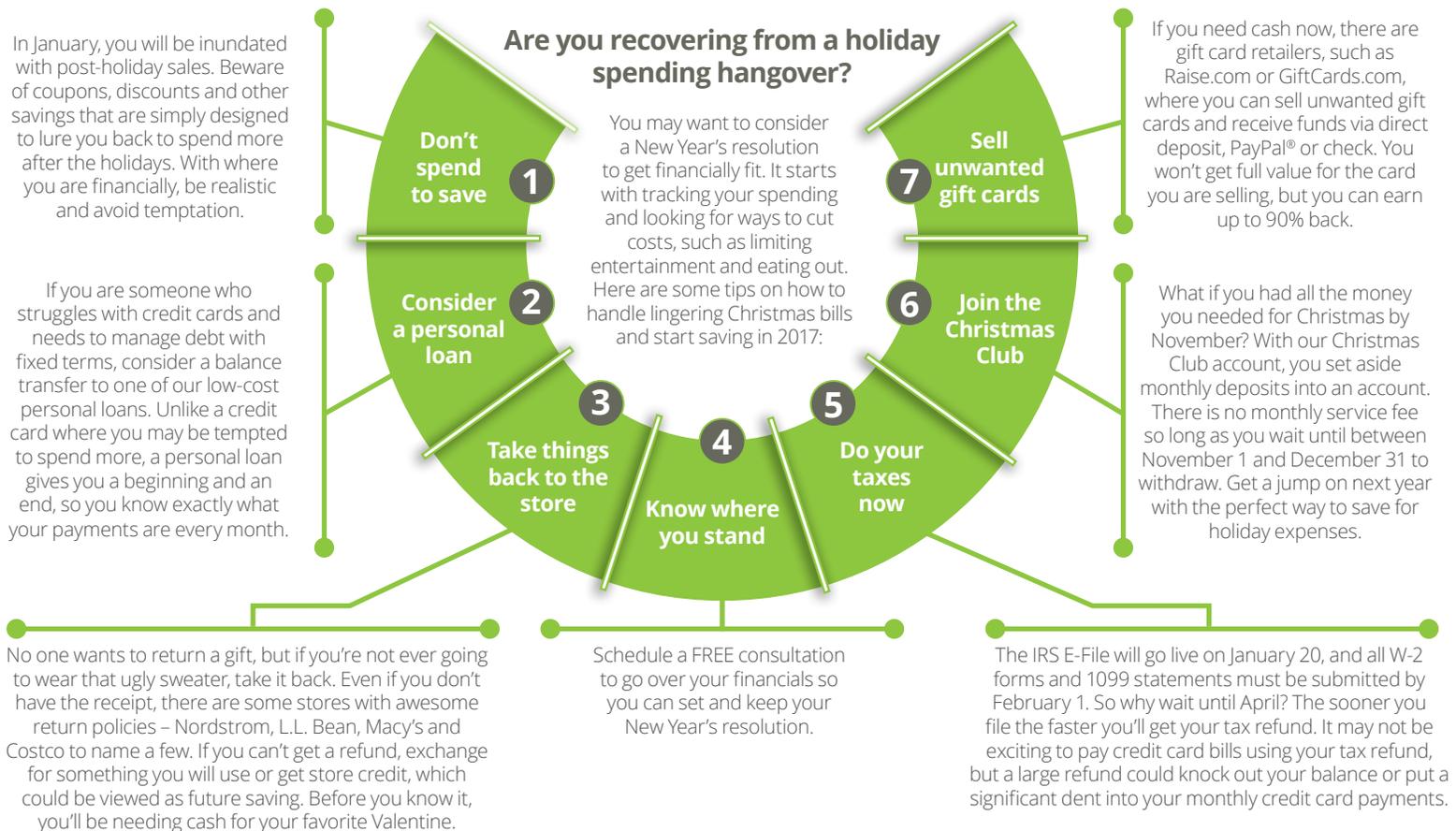
Tuesday, February 14
Valentine's Day

Monday, February 20
Closed for Presidents' Day

Friday, March 24
Medical Worker Appreciation Day

7 CURES FOR THE POST-HOLIDAY SPENDING BLUES

According to a recent survey by T. Rowe Price, nearly two-thirds of parents admit they spend more than they can afford during the holiday season. One in every four parents go as far as dipping into their emergency savings or retirement account — even taking out a payday loan. The survey also said 53% of parents try to get everything on their kid's wish list, no matter how much it costs.



CONGRATULATIONS

Congratulations to **Mike Wallace**, who has been voted our Teacher of the Year! Mike teaches Agriculture at Quincy High School. He received \$500 for his classroom from GRANCO.

Our second and third place winners are **Tiffany Woodard**, who teaches first grade at Garden Heights and **Scarlet Wilson**, who teaches fifth grade at Soap Lake Elementary. Both Tiffany and Scarlet received \$250 from GRANCO.

Thank you for all that you do for our kids and our community.



Is the new year time for a new car?

It doesn't have to be new, just new to you. GRANCO is offering auto loans for almost any make, model or year. Come in and talk to us about what you want to be driving and what you are looking to have as a payment.

There are a wide variety of term options to fit your needs. You save by not paying the high interest rates the dealerships offer. Plus, since you are able to offer full payment, you'll have more bargaining power while buying your car.

SPECIAL NOTE

Our auditor is verifying member accounts. If you do not agree with the balance shown on your statement, please notify:

Daren B. Tanner, P.C. — Dept. GFCU
1915 NW Amber Glen Parkway, Suite 290
Beaverton, OR 97006

The notification must be sent to the auditor by mail. However, please do not send deposits, payments, or address changes to our auditor. Send these directly to the Credit Union.



Ephrata Branch
 217 Alder St SW, Ephrata, WA 98823
 Phone: 509.754.5233 | Fax: 509.754.5504

Moses Lake Branch
 401 E 5th Ave, Moses Lake, WA 98837
 Phone: 509.754.5233 | Fax: 509.754.9594

www.GRANCO.org

Lobby Hours:
 Monday – Thursday 10am – 5pm
 Friday 10am – 5:30pm

Drive-Up Hours:
 Monday – Friday
 9:30am – 5:30pm



Federally insured by NCUA.

Loan Rates

New & Used Vehicles	100% Financing (including Tax & Licensing) 4.29% – 10.29%
	100% Financing (No Tax or Licensing) 3.69% – 9.79%
	85% Financing (No Tax or Licensing) 2.69% – 9.29%

Boats & RVs	100% Financing (including Tax & Licensing) 4.29% – 12.89%
	100% Financing (No Tax or Licensing) 3.69% – 11.39%
	85% Financing (No Tax or Licensing) 2.69% – 10.89%

Mortgages We do not sell our Mortgages!	First Mortgage 10 – 30 years Please call for rate
	Second Mortgage 8.00% – 11.49%
	Mobile Home 9.00% – 14.00%

Personal	Signature/Unsecured 6.99% – 17.99%
	Line of Credit 12.00% – 18.00%
	Debt Consolidation 6.99% – 17.49%

Share/CD Secured	2.00% (over share/cd)
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Share Rates

Regular Shares	0.250%
Share Drafts	0.100%
Christmas Club	.300% up to \$5,000
	.200% \$5,001 to \$10,000
	.150% \$10,000 and over

Certificate Rates

(February 16, 2015)

12 month \$1,000 Minimum	24 Month \$2,500 Minimum	36 Month \$2,500 Minimum	48 Month \$1,000 Minimum
0.599%	0.797%	0.989%	1.982%
0.600% APY	0.800% APY	1.00% APY	2.00% APY