GRANCO
Federal Credit Union
Members Helping Members.

WINTER 2018

ARE FINANCIAL RESOLUTIONS A GOOD IDEA FOR THE NEW YEAR?

Happy New Year! The champagne toasts have been made, the confetti has fallen, and 2017 is officially in the books. Whether last year was the best of your life or 12 months of continual challenges, 2018 offers a blank canvas, a fresh start.

Maybe resolutions are your thing. Maybe they're not. Whatever your feelings on the matter, changing habits simply because you hung a new calendar on the wall seems like a flimsy motivation at best. But whether you want to drop a few pounds or start saving for retirement, setting goals is always a good idea—no matter what time of year it is.

To help you get started, here are a few points for your financial to-do list!

MAKE A PLAN TO PAY DOWN DEBT.

First, take an honest look at every account you're paying (or should be paying) each month. It's important to focus on progress, not perfection. With every debt you pay off, you free up money that can help you tackle another one. So, organize your debts from smallest to largest, work to pay off the smallest first, and then move to the next in line.

INVEST FOR THE FUTURE.

If your employer offers a 401(k) option, especially one with a matching contribution, maximizing that benefit is a strong move. Beyond that, many credit unions feature robust investment services that can help you build an investment portfolio and begin saving for retirement.

KEEP AN EYE ON YOUR CREDIT REPORT.

In a world where the internet makes financial transactions more convenient than ever, it's critical that you keep tabs on your personal credit report. Regular monitoring can uncover errors, inconsistencies, and fraudulent activity—any of which could do serious damage to your credit rating. Visit annualcreditreport.com to get a free copy of your credit report.

AUTOMATE MONTHLY BILLS.

There aren't many things more frustrating than forgetting to make a payment and getting hit with a late fee. Thankfully, many companies and banks offer online payment options, so it's easier than ever to schedule your payments in advance. Setting up automatic payments can save valuable mental energy and keep you from incurring those accidental late fees.

BUILD AN EMERGENCY FUND.

If consistent progress is the key, unexpected expenses can be the difference between failed resolutions and accomplished goals. Setting aside money specifically for emergencies can help you navigate life's little surprises. Financial experts recommend varying amounts for a "Just-in-Case" fund, but setting aside $1,000 as quickly as possible is a fantastic goal. While it may not be enough to cover major catastrophes, it's enough to cover minor setbacks that would otherwise sidetrack your plan.

LIVE A LITTLE.

By setting aside some funds for entertainment, dining out, and hobbies, you can enjoy a much-needed break without a side order of guilt. Want to really shift your financial perspective? Budgeting money for charity is a fantastic way to increase your generosity while helping a worthy cause. Seeing your money improve the lives of others is a powerful way to deepen your appreciation for the value of a solid financial plan.

We have the loan to fit your lifestyle.

UPCOMING EVENTS & HOLIDAY CLOSINGS

Monday, January 1	Tuesday, January 9	Wednesday February 14	Monday February 19	Friday, March 23	Thursday, March 29
Closed for New Year's Day	Law Enforcement Appreciation Day	Valentine's Day Celebration	Closed for Presidents' Day	Medical Worker Appreciation Day	Easter Bunny Visit Day

Start fresh this new year!

Take back control of your financial life with our Debt Consolidation Loan.

ONE	ONE	ONE
fixed rate with lower interest!	monthly payment!	due date to pay off faster!

Apply today by visiting GRANCO.org or by stopping by any branch.

SAVE THE DATE

04/20

Make sure to mark your calendar for our **Annual Meeting** on **April 20.**

2018 SCHOLARSHIP PROGRAM

Applications for the 2018 GRANCO FCU scholarship will be accepted from January 1 – April 2.

Applicants must be graduating high school seniors or current students accepted into a university, college, community or technical college, or other educational institution.

The completed Application packet (application, personal letter, and essay) must be received or postmarked no later than the close of the business day on April 2, 2018.

Drop off the completed packets at GRANCO FCU or mail to:

GRANCO Federal Credit Union
ATTN: Scholarship Committee
PO BOX 127 Ephrata, WA 98823

Winner will be announced April 27, 2018

Loan Rates

New & Used Vehicles	100% Financing *(including Tax & Licensing)* 4.19% – 16.49%
	100% Financing *(No Tax or Licensing)* 3.69% – 13.49%
	85% Financing *(No Tax or Licensing)* 2.69% – 12.49%
Boats & RVs	100% Financing *(including Tax & Licensing)* 4.99% – 17.99%
	100% Financing *(No Tax or Licensing)* 4.49% – 15.99%
	85% Financing *(No Tax or Licensing)* 3.49% – 14.99%
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% – 18.00%
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)*

Share Rates

Regular Shares	0.150%
Share Drafts	0.100%
Christmas Club	0.399% up to $5,000 0.300% $5,001 to $10,000 0.250% $10,000 and over

Certificate Rates

(April 1, 2017)

12 month	***24 Month***	***36 Month***
$1,000 Minimum	***$2,500 Minimum***	***$2,500 Minimum***
0.499%	0.697%	0.889%
0.500% APY*	0.700% APY*	0.900% APY*

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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: 509.765.9594

GRANCO.org

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

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

NCUA

EQUAL HOUSING LENDER

*APY = Annual Percentage Yield.
Federally insured by NCUA.