

## Fall Promotions

Go to [www.granco.org](http://www.granco.org)

### What's New?



October 4th - October 14th, members can apply for a Power Up loan with a 0.5% Annual Percentage Rate discount on any new or used car, truck or RV, and boat purchase.

With Power Up, you can also Finance up to 100% plus Tax and License and have ZERO payment for 45 days.



### Military Appreciation Day November 8th

We will be offering a 0.5% APR\* reduction off regular loan rates on new personal or auto loans for all current military and military veterans.

## Protect, Listen, Educate and Adapt The GRANCO Way

### Coming Events

#### October

- October 4th, POWER UP Starts
- October 10th, Teacher of the Year Nominations
- October 14th, POWER UP Ends
- October 31st, Trick or Treating at GRANCO 3-5 pm

#### November

- November 6th, Voting Begins for Teacher of the Year
- November 8th, Military Appreciation Day
- November 11th, Closed for Veterans Day
- November 21st, Teacher of the Year Winner
- November 26st, Turkey Drawing
- November 28th, Closed for Thanksgiving
- November 29th, Closing at 1 pm

#### December

- December 13th, Santa Visit, Ephrata and Moses Lake
- December 24th, Closing at 1 pm
- December 25th, Closed for Christmas
- December 31st, Closing at 1 pm

*We wish you a very Merry Christmas  
and a Happy New Year and great 2025*



★★★★★  
**VETERAN'S DAY**  
— HONORING ALL WHO SERVED —  
★★★★★

**GRANCO will be closed  
Monday, November 11th  
for Veteran's Day**







## 2024 Teacher of the Year

Now is your chance to recognize all their hard work by nominating them for Teacher of the Year!  
Nominations start October 10th. Voting starts November 6th.  
The Winners will be announced November 21st.

**TRICK OR TREAT  
AT GRANCO  
OCTOBER 31ST!  
3:00-5:00 PM**



## Happy Thanksgiving

GRANCO will be closed  
November 28th for  
Thanksgiving and closing  
November 29th at 1PM.



Santa Claus will visit  
Ephrata and Moses Lake  
GRANCO Friday  
December 13th.



## Merry Christmas

GRANCO will be closing December 24th  
at 1PM for Christmas and closed  
December 25th for Christmas. GRANCO  
will also be closing at 1PM December 31st  
for New Years, and Closed New Years Day.



### 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

[www.granco.org](http://www.granco.org)

## Loan Rates

Effective  
09-18-24

### New or Used Vehicle Loans up to 96 Months

Up to 85% Financing  
Rates from 5.64% - 16.54%

Up to 100% Financing  
Rates from 6.64% - 17.54%

100% + Tax & Licensing  
Rates from 7.34% - 17.74%

### Recreational Vehicles & Boat Loans up to 180 Months

Up to 85% Financing  
Rates from 6.64% - 17.74%

Up to 100% Financing  
Rates from 7.64% - 17.74%

100% + Tax & Licensing  
Rates from 8.24% - 17.74%

### Real Estate Loans

First Mortgage Up to 360 Months  
Inquire for Rate

Second Mortgage up to 180 Months  
Inquire for Rate

Manufactured Homes  
Rates from 9.40% - 17.99%

HELOC'S are Here  
Call for Rates and Terms

### Personal Loans

Debt Consolidation Loans  
Rates from 11.39% to 17.99%

Signature / Unsecured Loans  
Rates from 9.39% - 17.99%

Line of Credit Timeline  
Rates from 12.00% - 18.00%

### Lobby Hours:

Monday - Thursday 10am - 5pm  
Friday 10am - 5:30 pm

### Drive - Up Hours:

Monday - Friday  
9:30am - 5:30 pm



\*APR = Annual Percentage Rate.  
\*APY = Annual Percentage Yield.  
Federally Insured by NCUA.



Protect, Listen, Educate and Adapt  
**The GRANCO Way**

509.754.5233 | [www.granco.org](http://www.granco.org)

## Refer a Friend or Family Member and Save!

Let a friend or family member know the benefits of being part of a credit union and a member of GRANCO and save!

Current and new members can get 0.50% off the interest rate on their loan (excluding real estate). See GRANCO for details.

[www.granco.org/friendsfamily](http://www.granco.org/friendsfamily)

