



## Winter Promotions

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

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

### What's New?

### Coming Events



#### Law Enforcement Appreciation Day

We are so appreciative of those who work hard every day to keep our community safe. On Friday January 19th, we will have a .5% APR\* reduction off regular loan rates on new personal or auto loans for all in the local law enforcement community.

#### January

- January 1st, Closed for New Years Day
- January 3rd, Scholarship Applications Begin
- January 19th, Law Enforcement Appreciation Day

#### February

- February 14th, Valentines Day Celebration
- February 19th, Closed for Presidents Day

#### March

- March 15th, Medical Workers Appreciation Day
- March 28th, Easter Bunny Visit Moses Lake
- March 29th, Easter Bunny Visit Ephrata
- March 29th, Scholarship Application Due Date



#### Refer a Friend or Family Member

If you refer a friend or family member to GRANCO, you both may be eligible to receive a .5% reduction on your next loan (excluding real estate, Debt Consolidation, and Timelines).

Contact GRANCO for details!



#### The Easter Bunny Visits GRANCO

Thursday March 28th, Moses Lake  
Friday March 29th, Ephrata





## Medical Worker Appreciation Day

You work hard every day to keep us all healthy and to give us the care we need. For that we want to extend a special .5% reduction off regular loan rates on new personal or auto loans for all local Medical Workers on March 15th.



## GRANCO Scholarships 2024

Applications for the 2024 GRANCO FCU scholarship will be accepted from January 3rd - March 29th.

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 March 29th.

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

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



**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)

**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.

# Loan Rates

Effective  
10-18-23

## New or Used Vehicle Loans up to 96 Months

Up to 85% Financing  
Rates from 6.24% - 17.14%

Up to 100% Financing  
Rates from 7.24% - 17.99%

100% + Tax & Licensing  
Rates from 7.94% - 17.99%

## Recreational Vehicles & Boat Loans up to 180 Months

Up to 85% Financing  
Rates from 6.89% - 17.99%

Up to 100% Financing  
Rates from 7.89% - 17.99%

100% + Tax & Licensing  
Rates from 8.49% - 17.99%

## 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%