



Winter 2025

granco.org

1.509.754.5233

Winter Promotions

Go to www.granco.org

What's New?



Law Enforcement Appreciation Day

We are so appreciative of those who work hard every day to keep our community safe. On Friday January 24th, 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.



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!

Protect, Listen, Educate and Adapt The GRANCO Way

Coming Events

January

January 1st, Closed for New Years Day
January 2nd, Scholarship Applications Begin
January 20th, Closed for Martin Luther King Jr Holiday
January 24th, Law Enforcement Appreciation Day

February

February 14th, Valentines Day Celebration
February 17th, Closed for Presidents Day

March

March 14th, Medical Workers Appreciation Day
March 28th, Scholarship Application Due Date



GRANCO Valentine's Day Celebration, February 14th

GRANCO
will be Closed
Monday January 20th
for the MLK Holiday



HAPPY PRESIDENTS DAY



GRANCO
will be Closed
Monday February 17th
for Presidents Day





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 14th.



GRANCO Scholarships 2025

Applications for the 2025 GRANCO FCU scholarship will be accepted from January 2nd - March 28th.

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 28th.

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

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

Member Account Verification

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 NE Stucki Avenue, Suite 290, Beaverton, Oregon 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: 509.765.9594

www.granco.org

Loan Rates

Effective
12-10-24

New or Used Vehicle Loans up to 96 Months

Up to 85% Financing
Rates from 5.24% - 15.89%

Up to 100% Financing
Rates from 5.99% - 16.64%

100% + Tax & Licensing
Rates from 6.69% - 17.34%

Recreational Vehicles & Boat Loans up to 180 Months

Up to 85% Financing
Rates from 6.39% - 17.99%

Up to 100% Financing
Rates from 7.39% - 17.99%

100% + Tax & Licensing
Rates from 7.99% - 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%

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.



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The GRANCO Way

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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

