

FOR YOUR

INTEREST

The Newsletter for Greater Nevada Credit Union Members | December 2011

Together **We** Succeed

Introducing three new checking accounts that let you choose the rewards you want.

We **Aspire**

Higher interest rates so you're earning more money

We **Rock**

iTunes® and Amazon® credits for free music and merchandise

We **Connect**

Lower monthly service charges so you're paying less – or nothing at all!



Which checking account is best for you?

Our professional staff is ready to help you take advantage of the right product to fit **your** lifestyle, whether you prefer money, music, or managing fees. Plus, every **We** checking account includes:

- **FREE** - online and mobile banking, eStatements and ePay electronic bill payment service
- **FREE** - Visa debit card and nationwide shared branches and ATMs
- All accounts Federally insured by NCUA

Isn't it great to be an owner of your credit union? More perks, free services, and great new checking accounts! **Together We Succeed.**

To learn more, contact us at **(775) 882-2060**, visit your nearest branch or go online at gncu.org.

Are you suffering from Embarrassing Car Syndrome?

ECS symptoms, such as poor gas mileage, leaking fluids and unpleasant greenhouse gases can leave members feeling frustrated and even embarrassed. Fortunately for you, Greater Nevada now has the cure for ECS!

Auto
Rates as low as
2.98% APR*

Our treatment plan involves incredibly low interest rates, flexible terms, an easy application process, and fast approvals**. (Warning: side effects could include a sense of joy and a noticeable lack of embarrassment.)

Don't let another day go by with the intolerable – and often costly – condition known as ECS. Visit ItsTimeToLiveGreater.com or talk to a Greater Nevada representative today at **(855) LIV-GR8R**. Our prescription will have you feeling better in no time.

*APR=Annual Percentage Rate for well qualified borrowers. Rates are subject to change. ** Membership eligibility required. All loans subject to approval by Greater Nevada.



Inside This Issue of FYI:

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Start the New Year with Fewer Bills

Rates as low as **9.95%** APR*

Do we have a New Year's resolution for you! Let Greater Nevada show you how to turn your high-interest credit card balances and holiday bills into a more affordable repayment plan.

Our personal loans and credit lines help members like you say goodbye to high interest rates and hello to rates that can be half as much, with convenient payment options and flexible terms.

To learn more about Greater Nevada's personal loans and how you can pay less each month, while paying down your debt faster, visit ItsTimeToLiveGreater.com or talk to a Greater Nevada representative at **(855) LIV-GR8R**.

*APR=Annual Percentage Rate for well qualified borrowers. Rates are subject to change. Membership eligibility required. All loans subject to approval by Greater Nevada.



At Your Service

Apply For A Loan

ItsTimeToLiveGreater.com (855) LIV-GR8R

eBranch - gncu.org

Member Resource Center

(775) 882-2060 or (800) 421-6674

Phone Activated Teller (P.A.T.)

(775) 885-0924, or outside of local calling area: (800) 421-6674; press *, press 1

Branches will be closed on:

Monday, January 2, 2012 – *New Year's Day Observed*
Monday, January 16, 2012 – *Martin Luther King Jr. Day*

Member Resource Center available 24 hours a day, seven days a week.

Financial Statistics

	As of November 2011	As of November 2010
Members	47,863	49,207
Assets	\$437,681,828	\$468,888,292
Share Deposits	\$405,286,679	\$439,803,732
Loans	\$264,148,578	\$305,757,619

Take Part in the Credit Union Difference!

As a financial cooperative owned entirely by its members, Greater Nevada has a unique operating structure that is the key difference between credit unions and other "for profit" financial institutions. As a member, you have the opportunity to play an important role in the future of Greater Nevada by participating in the process of electing our Board of Directors.

The Board of Directors is made up of seven Greater Nevada members who volunteer their time and experience to oversee the management of your credit union and its affiliates. Directors are elected to serve three-year terms, which end on a rotating basis. This year, two Director positions are up for election and there are six candidates seeking to fill those seats.

Greater Nevada is pleased to announce the candidates for the upcoming annual Board of Directors election. The names, biographical information and statements for the candidates are on the following page.

Every primary member age 16 or older may vote for the candidates of their choice in the election that begins on February 6, 2012. Ballots will be included in the next issue of the **For Your Interest** member newsletter, which will be mailed at the end of January. Ballots will also be available in every Greater Nevada Credit Union branch.



Members who want their names added to the official ballot may utilize the petition process, which requires submitting the following information to the Nominating Committee for their consideration no later than January 24, 2012:

- A valid petition containing the signatures of at least 500 members who are eligible to vote in the upcoming Board election;*
- A statement of qualifications, biographical data and other information required of potential candidates, including a signed certificate from the nominee stating that he or she is agreeable to being nominated and will serve if elected to office. Details regarding these additional documents may be obtained by calling (775) 886-1304.

On March 13, 2012 at 7:00 p.m., the Annual Meeting of Greater Nevada will be held at the Eagle Station branch in Carson City. All members are welcome to attend and will have the opportunity to meet the volunteer members of the Board of Directors, as well as members of the management team and staff. At that time, the results of the Board of Directors election will be announced.

*To protect the privacy of its members, Greater Nevada Credit Union asserts its independent right to treat its membership list as confidential. Such list contains proprietary information that may not be disclosed to anyone, including members.

Announcing Your 2012 Board of Directors Candidates



PAUL BLANKE

Member: 7 months
Residence: Incline Village
Occupation: Retired Controller
Education: Bachelors of Science in Accounting, University of

Santa Clara; Graduate Studies, Golden Gate University and Hayward State University

Statement:

I served on Audit Committee of Stanford Federal Credit Union, (assets \$1.1 Billion) from 1998-2011. Chairman last four years until relocating to Northern Nevada.

Ensured that Management's financial reporting objectives were met and that practices safeguarded members' assets by directing audits, examinations and investigations.

Held senior financial management positions at LinkedIn, Stanford University, Stanford Hospital, UCSF Medical Center, Blue Shield and Fidelity National Title.

Credentials include Certified Public Accountant, Certified Financial Planner, Certified Information Systems Auditor, Certified Internal Auditor, Real Estate Mortgage Broker, Real Estate Broker, and Stock Broker.

I would be honored to serve Greater Nevada Credit Union's membership.



VERNON DALTON

Member: 24 years (incumbent)
Residence: Wells
Occupation: Partner - Dalton Livestock
Education: Attended the University of Utah and Utah State Agricultural College

Statement:

I would like to continue as a member of the GNCU Board of Directors, working toward making the credit union a better and stronger organization.

I have owned and managed the ranch operation in Clover Valley for over 45 years. I am an incorporator of the Wells Rural Electric Cooperative which was established in 1961, bringing central station energy to northeastern Elko County and currently serve as president of that organization. I have served as a director of the Consumer Federation of America for 30 years and as a director of the National Rural Electric Cooperative Association for 23 years.



LARRY GOODNIGHT

Member: 3 years
Residence: Carson City
Occupation: President of Mountain Investments Inc., Retired Professor

from Western Nevada College

Education: Bachelor of Science in Finance, University of Southern California; Masters in Business Administration, Finance, and Education Specialist Certificate, University of Nevada, Reno

Statement:

I would like to give back to the business community of northern Nevada. I am a 42 year resident of Nevada with extensive business background. Thank you for your consideration.



WILLIAM PROWSE

Member: 8 years
Residence: Carson City
Occupation: Retired Internal Auditor and Criminal Fraud Investigator

Education: Bachelor of Arts in Economics, Florida Presbyterian College; Masters in Business Administration, Management, University of Texas

Statement:

I believe in Credit Unions. I have been a member of eight credit unions during the past 30 years – including GNCU since I moved to Carson City eight years ago. GNCU is well run and I want to help it get even better.

I am a retired internal auditor and criminal fraud investigator. I have an MBA in Management and know organizations. I am a CPA and know financial reporting. I am a Certified Fraud Examiner and know white collar crime. I will put my 35 years of organizational and financial experience to work for GNCU and us, the owners.



DAN REASER

Member: 30 years
Residence: Reno
Occupation: Shareholder/Partner with Lionel Sawyer & Collins, Attorneys at Law

Education: Bachelor of Arts in Political Science and Bachelor of Business Administration at California State University, Fullerton; Juris Doctor, California Western School of Law

Statement:

For nearly 30 years, I have been a GNCU member and want to help build on its heritage of customer service, sound fiscal management and community commitment. Credit unions and community banks are uniquely positioned to address the financial service needs of Nevadans. Given the current financial and regulatory environment, my experience in public and private regulatory law and compliance will be an asset to the GNCU Board. I also offer experience from the Washoe County School District Audit Committee and as a member of the management committee of Lionel Sawyer & Collins, a Nevada business employing over 150 people.



MARK TURNER

Member: 4 months
Residence: Carson City
Occupation: Vice President of Black Pine Construction
Education: Bachelors of Finance, Washington State University

Statement:

As a local homebuilder and businessman, I've observed that credit unions are one of the few reliable sources of financing left for consumers in today's troubled banking environment. GNCU has played a vital role in the northern Nevada economy during the Great Recession by continuing to make loans when big banks have failed borrowers.

Promoting economic development in our region is of major importance to me. If elected to the Board, I will bring my experience as a developer, builder, and seller of northern Nevada real estate to GNCU to help grow our membership, and support community development economic recovery.





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FOR YOUR
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The Latest on Nevada Home Mortgages



The housing market continues to be a hot topic in the Silver State. Home prices, jobs, economic stability – these are all concerns we Nevadans deal with every day. And while there is no crystal ball that can tell us for certain what lies ahead, there are some things you can count on from Greater Nevada Mortgage Services (GNMS).

A Local Lender That Understands Your Market

GNMS is here, where you live, and understands our local conditions. We're eager to help you buy or refinance your home, and are equally enthusiastic about making sure you're comfortable with your mortgage.

A Full Range of Products to Fit Your Needs

Whether you want the lowest monthly payment or to pay off your home as soon as possible, our low rates, choice of terms, and special programs will help you reach your goal. And as your local lender, you can reach out to us any time – no long distance phone centers or representatives that don't live in Nevada. We are not just your lender – we're part of your community.

If you're interested in buying a home, or refinancing your current one, visit gnms.com or ItsTimeToLiveGreater.com to locate your local GNMS consultant. Or call us at (775) 888-6999 and ask us about the latest on home loans in Nevada.



GREATER NEVADA
Mortgage Services