

FOR YOUR

INTEREST

The Newsletter for Greater Nevada Credit Union Members | MAY 2009

The Lender You Can Love

Now's The Time To Buy



If you are in the market for a new or used vehicle, now is a terrific time to finance with Greater Nevada. Rates are low, terms are flexible, and your credit union has funds available for lending. We offer up to 100% financing. Greater Nevada will help you get the loan you need at a great rate and terms that fit your budget.

To apply for a vehicle loan, visit gncu.org, or stop by any of our convenient branches to speak with a Member Service Representative. Our MSRs can pre-qualify you for a loan that fits your budget, help you find a preferred auto dealer, and determine the book value of your existing vehicle. Visit us online at gncu.org or call our Member Resource Center at (775) 882-2060 or (800) 421-6674.

And you can protect your loan against unforeseen events and save more money by electing other great services including:

- **Payment Protection**—Makes your payments in the event of death or disability (including involuntary unemployment coverage).
- **Major Mechanical Protection**—Extended Warranty Protection for new or used vehicles.
- **GAP Protection**—Makes up the difference between your vehicle's insured value and your loan amount in case of a total loss or theft of your vehicle.

Greater Nevada offers vehicle financing to meet your needs and budget. That's what makes us the Lender You Can Love!

Inside this issue of FYI:

- President's Message
- Member Assistance Program
- New Board of Directors
- Connect for the Cause
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100 Years of Credit Unions

America's Credit Unions are celebrating their centennial this year. The first U.S. credit union opened in Manchester, New Hampshire in 1909. Today there are 8,300 credit unions serving more than 91 million members through out the nation.

As true today as when they were founded, credit unions are not-for-profit, member-owned, volunteer-run, democratically controlled financial cooperatives that provide effective and viable alternatives to for-profit financial institutions. They exist to serve the member-owners. Unlike most other financial institutions, credit unions do not issue stock or pay dividends to outside stockholders. Instead, earnings are returned to the members in the form of lower loan rates, higher interest on deposits, and lower and fewer fees.



From the President



Getting Connected



It was amazing how many people became engaged in the political process during the most recent election cycle. People got involved in unprecedented numbers, which brought about some historic results. In days gone by, such involvement in the political process was usually a difficult and time consuming task. But all of that has now changed, with the advent of the numerous communication tools that are now available.

As part of the financial services industry, credit unions must also play a role in the legislative process. The good news is that credit unions are generally viewed by those in the United States Congress and state legislatures as wearing the “white hats”. That’s because of all the good things we do for the American consumer. However, sometimes our movement is challenged by legislative efforts that do not consider the damaging impact they would have on credit unions. When that happens, credit unions have to exert their influence to resolve those situations before they do harm to the financial interests of our members.

And speaking of members, like those of you reading these words, they are the most important allies that credit unions have in these legislative battles. Your voices carry a lot of weight in the halls of Congress. And getting involved to support credit union issues has never been easier, thanks to a wonderful Internet resource called *Connect for the Cause*.

Connect for the Cause is basically an electronic letter writing and delivery tool. It allows credit union supporters to express their opinions to political leaders in a fast and easy manner. In fact, you can literally sign on to the system and send a letter in as little as 30 seconds! (As they say in the infomercials, I’ve tried it and it works.)

To participate, you simply respond to an email alerting you to an issue letter regarding Credit Union legislation. You enter the *Connect for the Cause*, review a prepared letter, check the names of the legislators you want to receive it, and click to send it. And best of all, you can easily sign up and access *Connect for the Cause* our website at www.gncu.org.

Please take few minutes to take a look at *Connect for the Cause*. It’s a quick and simple way to make sure your voice is heard on matters that affect the credit union that you own. And your voice really does count!

Best Regards and God bless,

Wally Murray

Greater Nevada Credit Union Announces the Board of Directors Election Results

Greater Nevada Credit Union announced the election results for its Board of Directors during its 60th Annual Meeting, held March 10th at the Eagle Station Branch in Carson City. The meeting was open to all members of the credit union. The Board also took this opportunity to recognize those members who had reached their 35th anniversary with us in 2008.

Vernon Dalton and Teresa Larson were elected to fill the two open positions on the Board. They will join five other members of the Board, including: Rob Joiner, Chair; Paul Richey, Vice Chair; Alex Talmant, Treasurer; Bill Arensdorf, Director; and Barbara Byington, Director. Vernon Dalton will serve as Secretary for the current year. Each Board member serves a three-year term. GNCU would like to thank all of our Board members for their voluntary service to the credit union.

We Can Help You

Are you experiencing a financial hardship that is affecting your ability to make your monthly loan payments?

Greater Nevada may be able to help you with plans available under our *Member Assistance Program* including:

- **Credit Counseling** - All members have access to the free services of Greater Nevada’s credit counselors. They can meet with you privately at one of our branch locations to assist with: budget planning, loan repayment plans, debt consolidation plans, credit bureau disputes and more.
- **Payment Deferments**
- **Temporary Loan Modifications/ Payment Adjustments**
- **Permanent Loan Modification**
- **Mortgage Refinancing and Modification Plans** - available under the new federal “Making Home Affordable” program.

To be considered for any *Member Assistance Program* plan, please contact our Loss Mitigation Department at (775) 334-8633 or toll free at (800) 421-6674, extension 8633 Monday through Friday 8 a.m. - 6 p.m. (PST)

Connect for the Cause

Advancing the Future of Credit Unions

Do you believe in credit unions? Do you value the credit union difference? If so, we could use your help.

Connect for the Cause is the Nevada and California Credit Union Leagues' online grassroots advocacy network that allows credit union supporters to communicate quickly and easily with state and federal legislators on pending issues, legislation, and industry regulations impacting credit unions.

With your help, Connect for the Cause can educate other consumers and elected officials about the services credit unions provide to working families and to the community, as well as inform them about the importance of maintaining credit unions' tax-exempt status.

Register for Connect for the Cause today by visiting gncu.org and connecting through our homepage, or directly at www.connectforthecause.org. Once you've registered, Connect for the Cause will notify you about important issues impacting credit unions. The Connect for the Cause homepage provides information on issues affecting credit unions and gives you an opportunity to have your voice heard.



AutoSMART
FPO

**Great Auto Deals
Great Credit Union Rates**

- Find the right deals
- Compare vehicles
- Rebates and incentives
- Trade-in values
- Free vehicle history
- Financing calculators
- Car buying tips and more

For more information, visit gncu.org and click on the AutoSmart link on our lending page.

Invest in America

FPO



Invest in America means supporting the workers and products that make our country strong. As we all seek ways to help bolster our nation's economy, credit unions are working together to support American businesses.

Invest in America's partnerships with GM and Chrysler is just one way we're illustrating our confidence in American automakers. Credit unions have always believed in our nation's auto industry, and right now we're looking to each individual across the country to show their support as well. Whether it's buying a GM or Chrysler vehicle through Invest in America, or convincing a friend or family member to do so, domestic automakers need our support—now more than ever.

As a credit union member, you can get discounts on Chrysler and GM vehicles through **Invest in America**. Find out more about discounts available to you straight from the dealer by visiting www.lovelymycreditunion.org.

And remember, we have lending relationships with all of our local vehicle lenders. Visit gncu.org for more information on current rates or to apply for a vehicle loan.

Community Involvement



Volunteers needed for Special Olympics Summer Games in Reno



Special Olympics
Nevada

Greater Nevada has teamed up with Special Olympics Nevada to recruit volunteers for the 2009 Summer Games being held in Reno on **June 6, 2009**. During the Summer Games, over 400 athletes from across Nevada come together at Reno High School and University of Nevada, Reno to compete in track & field and aquatics.

You can help! More than 200 volunteers are needed to assist with activities such as ushering and cheering-on athletes, handing out lunches, timing events, and much more. Volunteer shifts are available in two locations:

Aquatics Competition, UNR, 7:30 am – 3:00 pm or

Track and Field Competition, Reno High School, 7:30 am – 4:00 pm.

To sign up, or to learn more about becoming a Special Olympics Summer Games volunteer, contact Katie Ortiz, Greater Nevada Volunteer Coordinator, at 886-1451, or kortiz@gncu.net by **Friday, May 8, 2009**.

Special Olympics provides free year-round sports training and athletic competition in a variety of Olympic-type sports for children and adults with developmental disabilities. Through their participation in Special Olympics, athletes become better students, employees, and contributing members of society. For more information about Special Olympics Nevada, please visit www.somv.org.



Relay For Life



Relay For Life is an overnight event that celebrates cancer survivors, remembers those lost, and raises money to fight the disease. Greater Nevada Credit Union has been a sponsor and participant in Relay For Life Activities in all of our Northern Nevada communities since 2006, and last year raised over \$37,000 for the cause.

For 2009, Greater Nevada has formed 15 teams committed to raising funds for the American Cancer Society in support of their mission to eliminate cancer through research, education, advocacy, and patient & family services. We'll culminate our fundraising efforts by walking all night at the **Relay For Life** events in our communities. If you are interested in participating at one of the Relay For Life events, please visit gncu.org for more information.



Visit gncu.org and have fun this summer!



We've got discounts on admission to **California's Great America** and **Six Flags Discovery Kingdom**.

Visit our web site or stop by a branch for more information.

At Your Service

eBranch - gncu.org

Phone Activated Teller (P.A.T.)

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

Member Service Center

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

For Your Information

Greater Nevada Credit Union returns earnings to its members through higher dividends, lower loan rates, lower fees and enhanced products and services. For more information and our current rates, please contact a Greater Nevada representative or visit gncu.org.

Deposit Products

Your deposits are insured up to \$250,000 at no additional cost to you!*

- Certificates of Deposit
- Christmas Club
- Greater Checking
- Dividend and Non-Dividend Checking
- Individual Retirement Account – Traditional & Roth, Shares & Certificates
- Money Market Account
- Savasaurus Club (for young savers)
- Senior Privilege Program
- Share Savings
- Small Business Checking & Savings
- VISA® Debit Card – Greater Rewards

*As a Greater Nevada member, your funds are insured up to \$250,000 at no additional cost to you by the National Credit Union Administration (NCUA), a U.S. Government agency. Further, certain categories of accounts (such as Regular Share, Money Market, and Checking – excluding Greater Checking) are insured for an additional \$250,000 by Excess Share Insurance (ESI), a private insurer.

Services

From no-cost financial management services to convenient online banking, Greater Nevada's services are designed to save you time and money.

- 24-hour Phone Activated Teller (P.A.T.)
- eBranch FREE Online Banking
- eChat
- ePay FREE Online Bill Pay
- eStatements FREE Monthly Statements Online
- Education Savings Planning
- Estate Planning
- Financial Planning
- FREE Credit Counseling
- FREE Nationwide ATM Network
- Payroll Deduction & Direct Deposit
- United States Savings Bonds
- VIGO-International Transfers
- Wire Transfers

Loan Products

Greater Nevada offers a full range of loan products with a variety of terms to meet your personal budget.

- Home Loans through Greater Nevada Mortgage Services
 - Conventional
 - FHA
 - NRHA
 - USDA Residential
- Home Equity and Lines of Credit
- Personal Line of Credit
- Recreational Vehicle Loans
- Share & Certificate Secured Loans
- Small Business Loans and Lines of Credit
- Vehicle Loans
- VISA® Credit Card*

*This credit card program is issued and administered by Individualized BankCard Services (IBS) as a division of FIA Card Services, N.A. Terms apply to credit card benefits and features.

Other Products and Programs

Take advantage of these additional products and programs through Greater Nevada Financial Services.

- Accidental Death and Dismemberment Insurance
- Annuities
- Auto & Homeowners Insurance
- GAP Coverage for Vehicles
- Identity Theft Protection & Other Services through Members Protection Plus
- Life Insurance
- Long-Term Care Insurance
- Major Mechanical Protection (Extended Warranty)
- Money Orders
- Mutual Funds
- Payment Protection (Life, Disability, Involuntary Unemployment and Others)
- Reloadable Debit Card
- Stocks/Bonds/Annuities
- Travelers Cheques
- VISA® Gift Cards

Branch Locations

Carson City

451 Eagle Station Lane (ATM)
Carson City, NV 89701

911 East Second Street (ATM)
Carson City, NV 89701

Carson High School
1111 North Saliman Road
Carson City, NV 89701

4131 North Carson Street (ATM)
Carson City, NV 89706

Dayton

555 Highway 50 East (ATM)
Dayton, NV 89403

Ely

1008 Highway 6 (ATM)
Ely, NV 89301

Minden

1545 Highway 395 (ATM)
Minden, NV 89423

Reno

6745 Sierra Center Parkway (ATM)
Reno, NV 89511

Spanish Springs

1101 Los Altos Parkway (ATM)
Sparks, NV 89436

Sparks

1255 North McCarran Boulevard (ATM)
Sparks, NV 89431

West Wendover

900 North Alpine Street (ATM)
West Wendover, NV 89883

Greater Nevada is part of the CO-OP and CU Service Centers networks. These networks provide free ATM and shared branch access nationwide for all members. For a complete listing of ATM and shared branch locations visit gncu.org.



CU SERVICE CENTERS
The Member Friendly Financial Network

Branch Closures:

Monday, May 25, 2009 – Memorial Day
Friday & Saturday, July 3 & 4, 2009 – Independence Day

Executive Team

Wally Murray, President/CEO
Dean Altus, EVP/COO
Joyce Whitney-Silva, EVP/CFO

Audit Committee

Jon Steele, Chair
Daniel Thomas, Member
Sandra Hartley, Member
Steve Watson, Member

Board of Directors

Rob Joiner, Board Chair
Paul Richey, Vice Chair
Alex Talmant, Treasurer
Vernon Dalton, Secretary
Bill Arensdorf, Director
Barbara Byington, Director
Teresa Larson, Director





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FOR YOUR

INTEREST

Greater Nevada Mortgage Services — Your Local Lender Making Decisions Locally

Take advantage of low mortgage rates. Rates are historically low and the housing market is affordable, making it a good time to buy or refinance. Greater Nevada Mortgage Services offers a full range of products to help with your housing needs.

Greater Nevada Mortgage Services works under the credit union philosophy of “People Helping People”. And with all their resources and personnel in northern Nevada, you can rest assured knowing your needs will be handled by a fellow Nevadan who cares about helping you finance your home

Call Greater Nevada Mortgage Services today at (775) 888-6999 or (800) 526-6999 or visit www.gncu.org/find_consultant.asp to find a consultant near you.



Vacation Reminder!

If you plan to travel outside of your regular geographic area and you have a debit card with us please notify us at (775) 882-2060 or (800) 421-6674. Greater Nevada uses Falcon™ Fraud Manager to help prevent fraudulent activity on your Greater Nevada Visa® debit card. We will put a note in your file so that when Falcon Fraud notices out-of-area charges they will not block your card. If your card is temporarily blocked please call (888) 241-2440 or if you are outside of the United States (909) 941-103.