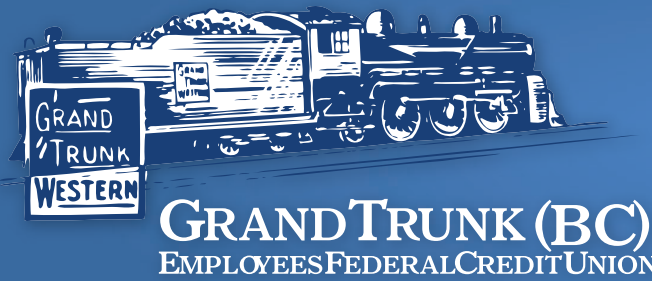


**Monday – Thursday**  
Lobby & Drive-thru 9:00am – 4:30pm

**Friday**  
Lobby 9:00am – 4:30pm  
Drive-thru 9:00am – 5:00pm

**Saturday**  
Drive-thru 9:00am – noon



**LOCATION**

1275 Raymond Road North  
Battle Creek, MI 49014  
(269) 965-1381  
Fax: (269) 965-0034  
Loan Fax: (269) 965-6558

[grandtrunkcu.com](http://grandtrunkcu.com)

**HOLIDAY  
CLOSINGS &  
SPECIAL HOURS**

**MARTIN LUTHER KING JR. DAY**  
January 20, 2025 - CLOSED

**PRESIDENTS' DAY**  
February 17, 2025 - CLOSED

**KEEP US  
ESSENTIAL!**

The new year is a great time to make sure everything is up to date such as cars, smoke detectors, finances, and your credit union! Please call or stop by to make sure we have all of your current contact information on file, including: current address, phone numbers, email address, joint owners, beneficiaries, and updated trust documents.



**Dear members,**

Happy New Year! We hope you had a wonderful holiday season!!

The Board of Directors, Supervisory Committee, and staff would like to thank you for another prosperous year. Thank you for choosing us! You as members have allowed us to continuously serve you and grow for 80 years! Here is to another blissful year of wealth and success!

The Charitable Union coat drive has been very successful this year! We are continuing to collect through the end of the season. You have proven that YOUR Credit Union stands by the philosophy "People helping People."

Fraudulent charges continue to be on the rise. Please be cautious of what you are clicking on. Ads on social media are one of the highest forms of fraud we see daily. A lot of the time the ads you see on social media are bad links taking you to websites that are fraudulent but look very real. ALWAYS go to the official website instead of clicking the ad. Please call us immediately if you think you may have been scammed.

As you continue to make your winter travel plans, please make sure to let us know you'll be away so we can notify our card processor that you will be using your debit or credit cards away from home. Always remember you can manage your cards in online banking and on our mobile app!

April is Youth Month! Grand Trunk (BC) EFCU has the right tools to help the younger generation manage their money. They learn how to be confident as they get older and learn the technology needed to manage their accounts online. We offer teen accounts with debit cards since parents/guardians and or grandparents are joint on accounts and it's a learning and controlled environment for all. They can manage their cards when not in use, turning them on and off just like normal debit cards through our mobile app or online banking.

**SAVE THE DATE: 80th Annual Meeting and Dinner!** Join us on Friday, May 2, 2025, at FireKeepers Casino & Hotel in Battle Creek. Festivities will begin with a social at 5:30p.m. followed by 6:00p.m. dinner. We hope you can join us in celebration of 80 years of success.

We are excited to be here for you in 2025!

**Thank you for your membership,**

**LuAnn Schott**  
CEO



Grand Trunk (BC) Employees Federal Credit Union is an Equal Housing and Equal Opportunity Lender.



Your savings are federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government. NCUA a U.S. Government Agency.



GRAND TRUNK (BC)  
EMPLOYEES FEDERAL CREDIT UNION

**Monday – Thursday**  
Lobby & Drive-thru 9:00am – 4:30pm  
**Friday**  
Lobby 9:00am – 4:30pm  
Drive-thru 9:00am – 5:00pm  
**Saturday**  
Drive-thru 9:00am – noon



GRAND TRUNK (BC)  
EMPLOYEES FEDERAL CREDIT UNION

WHATEVER YOU ARE **LOOKING FOR**

**GRAND TRUNK (BATTLE CREEK) EMPLOYEES FEDERAL CREDIT UNION HAS YOU COVERED**

CONSULTORS OF OPPORTUNITY  
NMLS ID# 1052535



ENROLL IN ESTATEMENTS  
FOR A CHANCE TO WIN AN

# APPLE WATCH

One (1) Prize Winner will be selected on or about March 5, 2025 by a random drawing from all qualified entries received by a participating credit union between January 1, 2025 and February 28, 2025. When an eligible member enrolls in e-Statements they will be entered in the contest. See your credit union for complete details, including contest rules, restrictions, and alternate method of entry. Void where prohibited by law

Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government. NCUA a U.S. Government Agency.

NCUA  
National Credit Union Administration, a U.S. Government Agency

It's Me 24/7  
Mobile WebBanking

Love My Credit Union rewards

**MORE DEALS  
MORE REWARDS  
MORE TO Love**

SCAN THE QR CODE TO VIEW REWARDS  
Rewards.LoveMyCreditUnion.org




Cozy in with our  
Signature Loan

**9.5% APR\* for 12 months for qualified members**

Available November 1, 2024 to January 31, 2025

\*APR=Annual Percentage Rate. Offer subject to change without prior notice and no other specials can be combined with this offer. Insured by NCUA.

Use your Visa Card. Reward Yourself!  
Earn Bonus Points for Name-Brand Merchandise & Exciting Travel Rewards.




**Our Mission:**  
Grand Trunk (Battle Creek) Employees Federal Credit Union was established in 1945 as a member owned, not for profit cooperative and since then our members have been our number one priority. Our mission has been to generationally build a family-like relationship with each member to create the trust and confidence needed to provide financial education and cover all financial needs.

**BOARD OF DIRECTORS** Larry Gilbert | Chris George | Sue Bess | LuAnn Schott | Neils R. Hopkins | Charles Hoekstra | Dale Decker  
**SUPERVISORY COMMITTEE** Helen Tupper | Mike Cole | Carolyn Heath