

Our checking doesn't bite

**Well-behaved, eager to please checking accounts —
FREE to GCEFCU members. Take one home.**

Tired of stepping into a new bank fee every time you turn around?
Switch to a checking account that'll be your best friend.

Basic Checking No monthly fees or balance requirements.

Jewel City Checking Earn dividends with a minimum balance and get five free foreign ATM transactions a month. Free for seniors, or with direct deposit or a minimum balance.

Follows you everywhere

Accessible at ATMs around the world, including more than 28,000 free ATMs in the US. Also comes with 24-hour online and phone access.



On watch against overdrafts

Link your checking account to our low-cost Line of Credit to prevent overdrafts. Or pay off high-interest or reward credit cards every month.

Direct Deposit keeps checks from straying

Ensures that your paycheck, pension or government check always find its way home quickly.

Visit our office to pick a checking account you'll fall in love with. If you can't stop by, we'll come to you! Just call.



Fed up with credit card changes?

Credit card issuers are lowering limits, raising rates and inventing new fees. If you've had enough, pay off your costly credit cards with our Line of Credit.

As low as

7.5%
APR*

- Up to \$30,000
- Link to checking for overdraft protection or do-it-yourself loans

Don't take any more abuse from credit card issuers; download a loan application from www.GlendaleCityCU.org and fax it to 818/ 545-7826 today.

"I resolve to get out of debt in 2010"

Good resolution. If you need help keeping it, call us. And ask about BALANCE, our new, free financial counseling service. BALANCE

BALANCE
FINANCIAL FITNESS PROGRAM

counselors can work with you to create a budget that'll make your money go further, set up debt repayment plans, and guide you through financial difficulties. Call 888/ 456-2227 for a free, totally confidential appointment.

*APR (Annual Percentage Rate) effective 12/15/09, subject to change, and based on creditworthiness.

Newsbriefs

Guard your identity

Identity thieves are out in force, especially in this down economy. The most popular scheme is phishing, where the thief pretends to be from a bank, credit card issuer, or the IRS. They steal your information by saying they need it to correct a problem or update their records.

A recent study showed that one percent of phishing e-mail recipients visit the linked fake sites, and half of those actually enter their passwords.

Never give out your Social Security number, account numbers, date of birth, or other information to anyone asking for it by phone or e-mail. Legitimate business don't do that.

Other tips for staying safe

- Shred documents with your financial information before disposal.
- Check your credit report yearly to verify all accounts listed. Get a free copy from www.annualcreditreport.com.
- Never write your password on your ATM or credit card.
- Don't put your Social Security number on your checks.

Source: Trusteer.

IRAs speed your retirement fund's recovery

Like most investments, your 401(k) or other retirement savings may have lost value recently. Don't let that discourage you — just start saving smarter and more securely. Our IRAs are federally and privately insured to \$500,000. And in 2010, you can roll over funds from qualified retirement plans such as Traditional IRAs, Keogh plans and 401(k)s into a Roth IRA without penalty. Call us to learn more. You have until April 15, 2010 to open and contribute to an IRA for the 2009 tax year.

1-year old is Looney Tunes winner

Hang on to the \$10 Target Gift Card you just won, Kristian from Hawthorne. You'll be using it soon enough.

Enroll your kids up to age 12 in our Looney Tunes Savings Club and they'll be entered in our next drawing with each deposit they make. Visit our office to open accounts.

CU Succeed winner

Bianca, 17 of Saugus is heading to Borders with the \$25 Gift Card she won in our quarterly CU Succeed drawing.

CU Succeed publishes print and online newsletters where teens learn about money from peers sharing tips about buying a first car, creating a budget, avoiding credit card snares and more. Any member age 13 to 18 can join CU Succeed; visit our office to open an account.

"This year, I resolve to..."

How many of these popular resolutions are on your list?

- Spend more time with the family.
- Lose weight.
- Exercise regularly.
- Volunteer at local organizations and charities.
- Watch fewer reality TV shows and more PBS.

May we suggest a few financial resolutions as well?

- Make a will.
- Open college accounts for the kids.
- Get out of debt.
- Check my credit report and score — and correct any problems.

We wish you luck, and remember, if you need help getting out of debt, talk to us, or call BALANCE, our new free and confidential financial counseling service at 888/ 456-2227.

Be there! 58th Annual Meeting

Spin to win \$5,000 in prizes
Thursday, February 25, 2010 · 6 pm
Glendale Civic Auditorium

At a bank, only a few select stockholders get to attend the annual meeting. But at Glendale City EFCU, all members are owners, so when we meet, you're invited!

We'll provide the food and drink — you provide your own luck as you take a spin on our prize wheel for \$5,000 in prizes. See you there!

Board of Directors election results

Three candidates have been re-elected by acclamation to three-year terms on the Board. They are Ron Ahlers, Jay Kreitz and Aileen Boyle.

GLENDALE
CITY EMPLOYEES FEDERAL CREDIT UNION

517 E. Wilson Ave., Ste. 102, Glendale, CA 91206

Mailing address: PO Box 10820, Glendale, CA 91209

Phone: 818/ 548-3976

Toll-free Loans by Phone: 888/ 713-8475

Fax: 818/ 545-7826

Hours: Mon, Tues, Thurs, Fri: 9 am–5 pm

Weds: 10 am–5 pm

Holiday closures

Martin Luther King Jr. Day, Mon., Jan. 18

Presidents Day, Mon, Feb. 15

www.GlendaleCityCU.org

Your deposits are federally insured up to at least \$250,000 by the National Credit Union Administration, a U.S. government agency. The NCUA separately insures IRAs up to \$250,000. An additional \$250,000 deposit insurance is provided through American Share Insurance, a private insurer. Loans are issued in accordance with National Credit Union Administration's regulations, and are subject to credit approval. The credit union is an equal opportunity lender and makes loans without regard to race, color, religion, sex, handicap, family status or national origin. Dividends are based on the credit union's earnings at the end of a dividend period and thus cannot be guaranteed. Rates, yields, terms, conditions and services are subject to change after the account is opened. For more information, refer to your *Truth in Savings Disclosure* or contact a credit union employee. APR=Annual Percentage Rate. APY=Annual Percentage Yield.

