

# Welcome 2012!



Congratulations!!

This year's Christmas Drawing winners are

Mark Justice & Thomas Collins  
as well as two others.

*GCFCU would like to take the time to introduce a few changes with the coming year.*

- *In November, we implemented a new policy concerning a new loan processing fee. This fee will cover the costs rendered by GCFCU in providing loan services.*
- *Starting in January dormant/abandoned account policy will be put into effect. Letters will be sent regarding this new policy as needed.*

## *Upcoming Closings*

*Holiday Closings:*

*President's Day*

*-Monday, February 20<sup>th</sup>*

*Early Closings:*

*-Friday, March 30<sup>th</sup>*

*Closing at 4:00 pm for end  
of quarter paperwork*



## *Reminders*

*Statements reflect the balance as of  
December 31<sup>st</sup>. Any deposits or  
withdrawals made after will show on  
the next statement.*

*We have a variety of loans available at  
highly competitive rates.*

*GCFCU Annual Meeting will be held  
January 19, 2012 @4:00 PM*

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