Grand Prairie Credit Union NEWSLETTER

JULY 1, 2023

www.gpcreditunion.org

2023 HOLIDAY CLOSURES Tuesday, July 4 Independence Day Monday, Sept. 4 Labor Day Monday, Oct. 9 Columbus Day Friday, Nov. 10 Veterans Day Thursday & Friday, Nov 23&24 Thanksgiving Monday & Tuesday, Dec 25&26 Christmas

Friday, December 29 we will be open but will close at 1:00pm.

Monday, Jan 1, 2024 New Year's Day

Contact us at:

Phone # 972-262-7935 Fax # 972-263-5265 VRU # 972-262-3544

UPDATING CONTACT INFORMATION/BENEFICIA RIES

Please let us know if you have a new name, address, telephone number and / or email address. It is extremely important you update your contact information with the credit union to ensure successful correspondence from us and FALCON. Please update us if your beneficiaries have changed as well.

TRAVELNOTIFICATIONS CREDIT & DEBIT CARDS

If you will be traveling, please call the credit union to place a Travel Notification on your credit and/or debit card(s). We will inform FALCON of your plans which may prevent your card(s) from being blocked while you are out of town. If you have any questions, please contact the credit union at 972-262-7935.

The following documents are available for review at the credit union: The most recent annual audit, certain policies, statement of financial condition, the IRS Form 990 as well as the credit union articles of incorporation and bylaws.

THE GIFT OF MEMBERSHIP

Let your family in on a good thing, membership with the credit union. If you are employed by the City of Grand Prairie, one of our SEG groups or are already a primary member of the credit union, members of your family may be eligible to join. Not only is it a perfect way to teach your children or grandchildren the benefits and responsibility of saving regularly, but it's a great way to share the same competitive rates and low cost services with the rest of your family. For more information on how your family can join, contact the credit union.

Deidentity Theft

Identity theft occurs when a thief obtains and illegally uses your identifying information such as you Social Security number or your credit card or checking account numbers to open new credit accounts and / or apply for loans in your name. If you feel you have been a victim of ID theft...below are the 3 major credit bureaus to contact to obtain a free credit report. You are entitled to 1 free report annually from each bureau.

Experian Equifax

TransUnion

www.experian.com 888-397-3742 www.equifax.com 800-685-1111 www.transunion.com 800-888-4213

TEXAS CREDIT UNION DEPARTMENT COMPLAINT NOTICE

This credit union is incorporated under the laws of the State of Texas and under state law is subject to regulatory oversight by the Texas Credit Union Department. If you have a dispute with Grand Prairie Credit Union, you should first contact the credit union. If the dispute is not resolved to your satisfaction, you may file a complaint against the Credit Union by contacting the Texas Credit Union Department through one of the means indicated below:

US Mail: Texas Credit Union Department 914 E. Anderson Lane Austin, TX 78752-1699

> Phone: 512-837-9236 E-Mail – <u>complaints@cud.tx.gov</u> Website- <u>www.cud.texas.gov</u>

Email: grandprairiecu@sbcglobal.net

DEBIT & CREDIT CARDS -FALCON-TRAVEL NOTICES

For your protection, fraud specialists that most Financial Institutions utilize, called FALCON monitors plastic card activity for unusual or suspicious transactions. GPCU is no exception. We utilize FALCON to assist us in the fight against fraud by contacting you in the event they suspect fraud may be occurring on your plastic card(s) from GPCU. If they are unable contact you either by telephone call, EMAIL and/or text message, they may place a temporary block on your card(s) to prevent further potential fraudulent activity. To avoid an inconvenient situation, it is VERY IMPORTANT you keep the credit union informed of current and valid contact information for you. If they cannot reach you, they will contact the credit union and we will attempt to contact you. If we cannot reach you, your card is subject to being permanently blocked and a new card and PIN will need to be ordered.

You can notify the credit union of any travel plans and we will be happy to place a travel notification on your card(s).

If you have any questions, please contact the credit union at 972-262-7935

MEMBER FIRST MORTGAGE

Are you in need of a Mortgage loan? We partner with Member First Mortgage to offer a wide arrange of purchase and refinance loan programs. With low down payment options and flexible credit requirements, our mortgage team with Member First Mortgage will work with you from application to closing for all your home financing needs.

FINANCIAL REPORT as of June 30, 2023

Assets	\$22,464,491
Shares	\$20,164,416
Loans	\$ 8,670,821

ANIMAL FACTS

A dolphin's hearing is so acute that it can pick up an underwater sound from fifteen miles away.