



NEWSLETTER

JANUARY 2025

www.gpcreditunion.org

grandprairiecu@sbcglobal.net

2025 HOLIDAY CLOSURES

Wed., Jan. 1	New Year's Day
Mon., Jan. 20	Dr. Martin Luther King Day
Mon., Feb. 17	Presidents Day
Mon., Mar 31	Cesar Chavez/ Delores Huerta Day
Fri., Apr .18	Good Friday
Mon., May 26	Memorial Day
Thu., Jun. 19	Juneteenth
Fri., Jul. 4	Independence Day
Mon., Sep. 1	Labor Day
Mon., Oct. 13	Columbus Day
Thu., Nov. 11	Veterans Day
Thu., Nov. 27	Thanksgiving
Fri., Nov. 28	Holiday
Thu., Dec. 24	Christmas Holiday
Fri., Dec. 25	Christmas Holiday
Wed., Dec. 31	Closing Early at 1:00PM
Thu., Jan. 1, 2025	New Year's Day

CONTACT US

Main Number	(972) 262 - 7935
Fax Number	(972) 263 - 5265
VRU Number	(972) 262 - 3544

UPDATING CONTACT INFORMATION/BENEFICIARIES

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.

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: complaints@ cud.tx.gov

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.

ANNUAL MEETING NOTICE

The annual meeting will be held Thursday, February 20, 2025 at 7:00pm in the City Council Chambers located at Grand Prairie City Hall, 300 W. Main St. The purpose of this meeting is to report the financial results for 2024, elect 3 Board members & to conduct any new business that may come before the Board. Also, each member will be eligible to win CASH PRIZES and the GRAND PRIZE. Each attendee will receive a gold Presidential \$1.00. We thank you for your membership and hope to see you there!

DEBIT CARD SAFETY

Using your DEBIT card is a simple, hassle-free way to get cash, make deposits, check balances, or make purchases. To enjoy the many conveniences electronic banking offers, you should make DEBIT card safety a priority. Here are some important safety tips:

- Keep your PIN a secret, do not give it to anyone.
- Do not disclose information about your card or account over the telephone.
- NEVER disclose information about your card in response to an unsolicited e-mail or request.
- Make certain your internet sites are secure.
- Protect your card's magnetic stripe.
- Report a lost or stolen card as soon as possible.
- Review your account statements for unauthorized transactions.

ATM SAFETY

- Observe ATM surroundings before conducting a transaction.
- If an ATM is obstructed from view or poorly lit, go to another location.
- Minimize time spent at the ATM when conducting a transaction.
- Only enter your PIN once for a transaction.
- Block the view of others when using any ATM.
- Look for fraudulent devices attached to an ATM.

START SAVING FOR CHRISTMAS 2025

January is a great time to open a Christmas Club account! Deposits can be made anytime either at the credit union or by payroll deduction. There is a \$5.00 fee for early withdrawal. On the Wednesday preceding Thanksgiving, a transfer is made from your club account into your primary savings account without a penalty. With a Christmas club account, you can save all year long for Christmas!

CHRISTMAS LOAN SPECIAL – NOVEMBER 15, 2024 – JANUARY 31, 2025

VEHICLES			
New	as low as 6.25% up to 72 months	***No payments for the first 60 days on all loans – interest will still accrue during these 60 days***	
Used	as low as 6.25% up to 60 months		
MOTORCYCLES			
New/Pre-Owned	as low as 6.75% up to 60 months	All lending guidelines will apply. Promotion does not apply on collateral currently financed at Grand Prairie Credit Union. Rates are quoted at "A" rate. "A+" and "A-" rates will be quoted by the lending officer. Interest will still accrue during the 60-day deferral.	
WATERCRAFT			
New/Pre-Owned	as low as 7.00% up to 84 months		
MOTORHOME/TRAVEL TRAILERS			
New/Pre-Owned	as low as 7.25% up to 120 months		
PERSONAL LOAN PACKAGES			
\$1,200.00	6.49% for 12 months		
\$2,400.00	7.49% for 24 months		
\$3,600.00	8.49% for 36 months		

FINANCIAL REPORT AS OF DECEMBER 31, 2024

ASSETS	\$22,909,592
SHARES	\$20,192,351
LOANS	\$ 8,965,945

ANIMAL FACTS

A baby elephant weighs up to 260 pounds when it is born.