

## Didn't get a new car for Christmas? GCFCU is ready to help!



If Santa forgot to leave a shiny new vehicle in your driveway, it's time to see GCFCU. We'd love to help you drive home the new or used car, truck, or SUV you've been hoping for.

Start by applying for loan pre-approval before you visit dealerships. With loan pre-approval, you'll have a great low rate locked in, and you'll be ready to shop with confidence at any dealership you like.






While you're on [gfcu.net](http://gfcu.net) applying for pre-approval, be sure to check out the free AutoLink car-buying resources we have for you. You can find and research different models and be better prepared to shop smarter and drive a bargain.

When you finance with GCFCU, you also get access to a free My EZ Car Care membership and access to low cost vehicle service agreements and GAP insurance, so visit [gfcu.net](http://gfcu.net) to get started today!

**Apply for preapproval online at [gfcu.net](http://gfcu.net), or call us at (225) 673-3371, or visit today!**

## Ring in the New Year with a Low Rate

January 1, 2024 to February 29, 2024

	<b>NEW AUTOS</b>	as low as	<b>3.99%</b> APR*
	<b>USED AUTOS</b>	as low as	<b>4.99%</b> APR*
	<b>SIGNATURE LOANS</b>	as low as	<b>8.50%</b> APR*
	<b>EQUIPMENT LOANS</b>	as low as	<b>6.25%</b> APR*
	<b>1<sup>ST</sup> MORTGAGE LOANS</b>	as low as	<b>5.99%</b> APR*

**Great low rates are available on all kinds of loans right now, so hurry! Apply online at [gfcu.net](http://gfcu.net), call us at 225-673-3371, or come by today.**

\* All rates, terms, and conditions depend on credit worthiness and are subject to change without notice. Not all applicants will qualify for these rates. APR = Annual Percentage Rates. Offer excludes refinancing GCFCU loans. Offer valid January 1, 2024 to February 29, 2024.

## Thinking of re-financing something? Don't wait ... DROP YOUR RATE!



**Re-finance your non-GCFCU loan and you could lower your rate by as much as 2.00%.\*\* Come see us or call today to learn more about our Drop Your Rate program!**

\*\* All rates, terms, and conditions depend on credit worthiness and are subject to change without notice. Not all applicants will qualify for these rates. APR = Annual Percentage Rates. Applies to qualifying borrowers on collateral loans refinanced from other financial institutions. Excludes Real Estate. Interest rate floors will apply.

**CONCERNS:** If you have questions concerning **POLICIES** or **PROCEDURES** of the Credit Union, please e-mail them to the Supervisory Committee at [nacho2010@outlook.com](mailto:nacho2010@outlook.com) or [jama@eatel.net](mailto:jama@eatel.net). Thank you.



Credit union membership works . . . for all of us.



We help you stay **connected** to your accounts and your credit union, wherever you are:



- FREE account access with It's me 24/7
- FREE GCFCU app with SnapChek (SnapChek requires approval) Most Apple devices and Android devices are supported
- FREE account access at more than 5,000 Co-Op shared branches nationwide
- FREE ATM withdrawals at thousands of ATMs
- Debit Card Rewards with My Rewards Plus

Click on [gfcu.net](http://gfcu.net), call us, or come by to get all of our easy access services today!

## Earn Rewards on everyday purchases with a GCFCU Debit Card



Why pay for everyday purchases with just any debit card? When you pay with your GCFCU debit card, you earn rewards points with every purchase! And when you visit the My Rewards website, you can learn how to

take advantage of extra merchant savings, both online and in-store.

It really pays to shop with help from GCFCU. Call us or come by so you can start earning rewards with your debit card purchases every day!

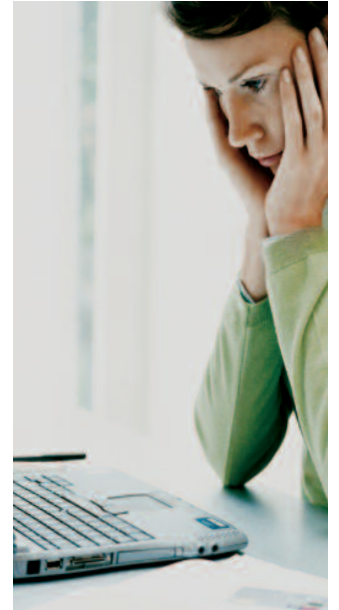
## Clean Up Holiday Bills With Our GCFCU Platinum Visa

Here's a smart resolution for the new year. Just take a look at what you spent over the Holidays, especially if you used big retail credit cards. They could be charging you **21% or more!**

Wouldn't it be smarter to move those costly credit card balances to our **8.9% APR** Platinum Visa? Now is a good time, and it's easier than you may think. So, promise yourself to **begin 2024 with a GCFCU Visa.** You'll save with our great low rate, plus enjoy these benefits:

- Pay No Annual Fee
- Earn Score Card Rewards
- Get EZ Card Online Access
- E-mail Purchase Alerts and more!

Call us or come by today to apply for your GCFCU Visa!



GCFCU Platinum VISA with **Score Card** Rewards

**8.9%** APR\*

\* Visa credit cards are available at Annual Percentage Rates based on credit.

## Get the Checking Account that's free and easy ... right here at GCFCU

- NO monthly service charge
- NO minimum balance required
- Unlimited check writing
- Re-order checks online
- Overdraft protection from Savings (fee may apply)
- FREE online banking with It's me 24/7
- FREE GCFCU app with SnapChek for easy deposits (requires approval)
- FREE account access at Co-Op shared branches
- FREE ATM withdrawals at thousands of ATMs
- Debit card rewards with My Rewards Plus!



Call us or come by to open your free and easy GCFCU Checking Account!

GCFCU is proud to be your member-owned credit union. Call, click, or come see us!