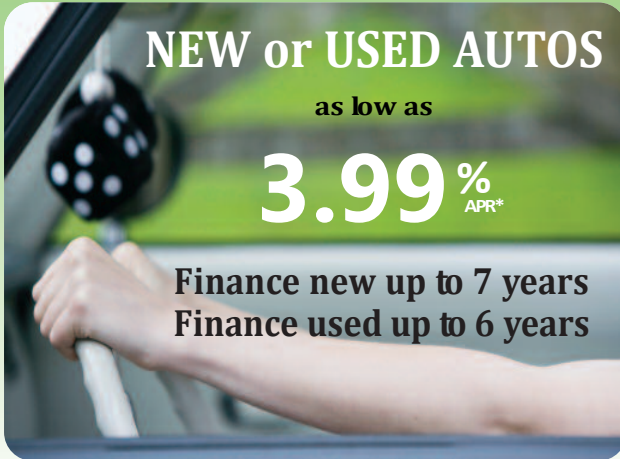


## Didn't get that car, truck, or SUV for Christmas?



**NEW or USED AUTOS**  
as low as  
**3.99%** APR\*  
Finance new up to 7 years  
Finance used up to 6 years

### Take matters into your own hands with easy, low cost financing from GCFCU.

Get behind the wheel of a new or used vehicle for less when you shop with pre-approved financing from your credit union! It doesn't matter where or how you shop for your vehicle, GCFCU is ready to help you put it in your driveway. Lock in your great low rate now and get ready to drive home with a great low note.

**Ask us about pre-approval or just apply online at [gcfcu.net](http://gcfcu.net) 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.

## Make a move to fight high-cost credit cards

It's a brand new year, and a great time to move some high interest rate credit card balances to GCFCU. Maybe you used cards from big retailers for your Holiday shopping. Did you know some of those cards charge interest rates of 18%, 21%, or more? Just check your bills and you may be shocked at how much they're charging you.



Moving costly card balances to our **8.9% APR\*\*** Visa makes good sense, it's not hard to do, and we're ready to help. If you don't have our GCFCU Visa yet, just call us, click on [gcfcu.net](http://gcfcu.net), or come by to learn more and apply.

**Call us or come by today!**

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

## Build your future with a Credit Builder Loan

- No credit check
- No cosigner needed
- As low as 8.9% APR
- Up to 2 years repayment
- Available to members 18 or older



**Click on [gcfcu.net](http://gcfcu.net), call us, or drop by today!**

\*\*\* Contact us to learn more and apply for a Credit Builder Loan. 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.

**Don't forget to sign up for E-Statements so you can view, print, and save statements anytime!**

**CONCERNS:** If you have questions concerning **POLICIES** or **PROCEDURES** of the Credit Union, please e-mail them to the Supervisory Committee at [ctotten13@gmail.com](mailto:ctotten13@gmail.com). Thank you.





## Is 2025 your year for a new home?



GCFCU is your home for affordable Mortgage Loans! We offer great low rates on:

- 1st Mortgages
- 2nd Mortgages
- Unimproved Land financing with terms up to 10 years

You can count on GCFCU to be a smart choice for your home or land financing. So, if 2025 is your year for a home purchase, a refinance, or a cash-out refinance, we are ready to help.

**Call us, visit [gcfcu.net](http://gcfcu.net), or come by today!**



## Get the Day or Night, Easy Access Checking you want ... right here at GCFCU

Still using a "big bank" Checking Account? Switch to GCFCU Checking today and enjoy:

- 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
- SnapChek easy deposits by phone
- Debit Card with MyRewards Plus
- Plus access to thousands of Co-Op Shared Branches nationwide!

**Drop by or call us to see about opening your account today!**



## Don't Wait, DROP Your Rate!

Paying too much on a loan from some other lender? GCFCU wants to help. Here's your opportunity to refinance a non-GCFCU loan with us and take a chance to lower your rate by as much as **2.00%!**\*



So why wait?

Ask about our Drop Your Rate program so you can refinance with GCFCU now!

Call us at 225-673-3371 or come by today.

\* Applies to qualifying borrowers on collateral loans refinanced from other financial institutions. Excludes Real Estate. Interest rate floors will apply. 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.

## Somebody needs an equipment upgrade, and we've got a loan for that.



No matter what time of year it is, somebody needs a new mower, tractor, or whatever to keep things in shape. Fortunately, you can always turn to your credit union for affordable financing.

We offer you Equipment Loans as low as **6.25% APR\*\*** with repayment terms up to 10 years available!

**Call, click, or come see us to apply.**

\*\* 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.