



January • 2026

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



**It may be time to take matters into your own hands,  
but see GCFCU first!**

Before you visit dealerships, it's smart to get pre-approved with GCFCU. We can pre-approve your financing, so you can lock in a great low rate and shop anywhere you want. You can shop confidently, too, knowing that GCFCU is there to back you after you've negotiated your best deal.

**We finance new up to 7 years, or used up to 6 years**

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

### Tax Time is a Good Time to Start an IRA with GCFCU



**2.00%**  
APY\*\*

GCFCU can help you on your path to a secure retirement with our Individual Retirement Account (IRA). An IRA provides you a way to save for retirement that offers tax savings to many taxpayers. Check with your tax advisor, then check with us. We can help you open the IRA that can point you toward a more secure financial future.

**Call us or come by to open  
your IRA with GCFCU today.**

\*\* APY = Annual Percentage Yield. \$500 minimum deposit to open an account. Annual Percentage Yield (APY) quoted is accurate as of October 10, 2025. Rates, conditions, and terms are subject to change at any time without notice. Federally insured by NCUA.

## Start fresh in 2026.



**8.9%**  
APR\*\*\*

**Replace those  
high interest rate  
credit cards  
with ours.**

- No Annual Fee
- No Balance Transfer Fee
- EZ Card Info online
- My Rewards Plus

Looking for a way to make a fresh start this year? Just look at your credit cards. If you still carry balances on cards that charge you 18%, 20%, or more, it's time to get a GCFCU Visa. Our low rate will save you money and you'll even earn rewards!

**Apply on [gfcu.net](http://gfcu.net),  
call us at 673-3371, or drop by today!**

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

**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.**

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



## Get rewarded for everyday spending with a GCFCU Debit Card!



*Rewards add up to good things for you!*

If you use your debit card a lot, you may as well get rewarded for it!

Our GCFCU debit card comes with myRewards Plus, giving you points with every purchase. As the points add up, you can redeem them for gift cards, travel, experiences, and more. You can even use them for instant rewards, like saving on gas when you fill up!

**Our debit card with rewards is just another great reason to have GCFCU Checking. Call us or come by to open your account today!**

### Sometimes, you just need a loan.

A woman in a white shirt and blue jeans is hanging a white clock on a wall. To the right of the image is a box containing text and loan rates.

#### Whatever

you may need money for in the new year, count on GCFCU to have affordable financing options to help:

New and Used Auto Loans **3.99%**  
as low as  
APR\*

Equipment Loans **6.25%**  
APR\*

Recreational Loans **5.99%**  
APR\*

Mortgage and  
Personal Loans, too!  
Go to [gfcu.net](http://gfcu.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.

GCFCU is proud to be your member-owned credit union.

## Take control of your cards.

Card Suite Lite gives you the power to turn your card on or off, and more.



Now you can control your debit card from your phone, with Card Suite Lite. It's a free app that helps you prevent fraud by giving you more control of your card, right from your phone!

- Turn your card on or off instantly
- Get real-time alerts
- Set spending limits and location controls

### Guard against fraud with Card Suite Lite!

Look for it in the App Store or on Google Play, and download it today!



### Make deposits in a snap with SnapChek

So, somebody gave you a check for Christmas? No problem, just snap a photo of it and get it in your account easily. Don't have our app yet?

Download the gfcu app in the App Store or on GooglePlay today!

SnapChek requires approval.

### Plan ahead for next year with a Christmas Club Account



Saving up for next Christmas has always been easy at GCFCU. Our Christmas Club Savings Account is built to help you avoid using credit cards next year! Come see us or call to open your account now!

