



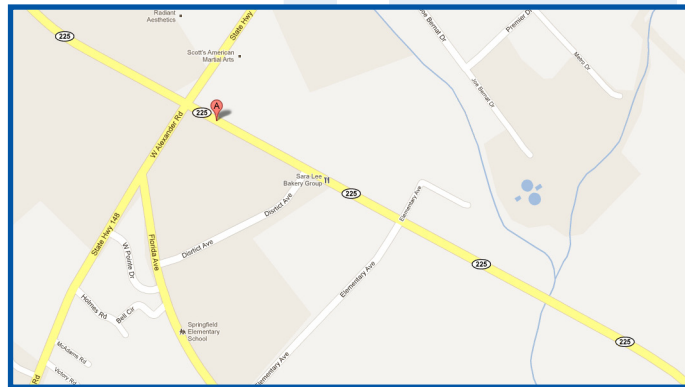
DOLLARS & Sense

GO GREEN...

Take full advantage of all of your GMFCU benefits. Signing up is easy as 1, 2, 3 Access our website at gm-fcu.org, click on GMFCU Anytime. Input your member number and answer security questions. Click on services tab on the left, select "Change E-Statement options". Enter your email address and then change the statements to say "E-Statement only". Click the submit button and you are now signed up for GMFCU E-Statements!



GMFCU Annual Membership Meeting



CPW Operations Center - Sign up begins at 5:30 pm
We will have refreshments and Door Prizes. Hope to see you there!



The cooperative nature of Credit Unions is what sets us apart from other financial institutions. Like all Credit Unions, GMFCU is owned and controlled by our members. We have no outside shareholders. A volunteer Board of Directors is elected by membership. Through this democratic process, each member has a voice in how our Credit Union is run. Please join us for our Annual Membership Meeting and let your voice be heard.



Merry M\$S\$LA

Need a little help with this year's wish list? We have the perfect loan for you!!! Choose our 12-12-12 Loan which offers up to \$1200.00 for up to 12 months with a 12% APR*. If the funds aren't quite enough to wrap up your holiday shopping and traveling, apply for a Visa Credit Card which is available with an 8.99% - 12.00% APR*, depending on your credit history. Don't get tangled up with the holidays, stop by one of our two locations today and see a loan officer for all of your financial needs.

Christmas Club

Prepare for next year's Christmas wish list by opening a GMFCU Christmas Club starting with just \$5. Big rewards come in small packages. Funds from your Christmas Club Account will be transferred into your savings account the first business day of November 2012.



Gift of skip-a-payment

Just another reason to love the holidays with GMFCU!!!

During the months of November, December, and January, you can choose to skip one month's loan payment if your loan payment meets certain criteria. There is a \$30 donation required that will benefit a charity chosen by the Board of Directors. All requests must be received before the due date of your loan payment. Call or visit a loan officer today!

Gift Cards

Can't decide on the perfect gift? We have the perfect solution with a Visa Gift Card. It can be used anywhere VISA is accepted. Whether it's for a birthday, Christmas, or all occasions, choose from three different styles. Call or stop by for more details.

IRA Deadline

Remember to make your 2011 contribution to your traditional IRA, by April 15, 2012.

Why should you have an IRA at your Credit Union?

There's a lot more to having an IRA than just getting tax advantages. It's your future, the key to your goals. You'll never have to worry about taking chances with your future when your IRA is at the Credit Union. Your savings are secure, and your money will always be there when you need it. Call or visit our office's today to open your 2012 IRA.

** GMFCU Normal Credit Guidelines Apply



Line of Credit Loan

My _____ Loan

You fill in the blank, whatever you need you can get it with a line of credit loan with GMFCU.

- As low as 10% APR*
- Payments based on balance
- Borrow as little as \$200.00, or up to \$12,000.00
- Our line of credit is ready to use when you are.....no cost until the funds are disbursed

*APR is Annual Percentage Rate. Normal Credit Guidelines Apply.

Do you have a 580 Credit Score? Let us help! Give a loan officer a call today!

In these shaky economic times, your credit score carries more weight than ever, which means building a credit history is vital. Do you have a 580 Credit Score? Let your Credit Union help! Give a loan officer a call today!

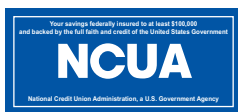
** GMFCU Normal Credit Guidelines Apply

Monday - Wednesday
8:30 am - 5:00 pm
Thursday & Friday
8:30 am - 5:30 pm

Location:
617 East Durst Avenue
Greenwood, SC 29649
(864) 229-6177

Location 2:
1632 S. Main St.
Greenwood, SC 29649
(864) 323-0606

Fax: (864) 229-0168
or (864) 388-0114
gmfcu@gm-fcu.org
www.gm-fcu.org



Board of Directors

Jeff Auman.....President
John Vincent.....Vice President
Ansel Spires.....Treasurer
Gayle Grogan.....Secretary
Lisa Emily.....Director
Dan Wideman.....Director
Robert McClinton.....Director
Arvest Turner.....Director

Supervisory Committee

Larry Derrick.....Member
Ruby McCier.....Member
Steve Brown.....Member

Nominating Committee

Arvest Turner.....Chairman
Dan Wideman.....Director
Gayle Grogan.....Secretary

Management and Staff

Vickie Hastings.....Manager
Rachel Moss.....Assistant Manager
Jamie Enlow.....Branch Manager
Nancy Hulsey.....Loan Manager
Cornelia Smith.....Loan Officer
Felecia Brownlee.....Branch Coordinator
Tasha Clark.....Asst. Branch Coordinator
Samantha Byrd.....Marketing Coordinator
Kimberly Griffin.....Head Teller
Alfreda Thomas.....Member Service Rep.
Mary Hawkins.....Member Service Rep.
Jessica Williams.....Member Service Rep.
Steve Lyles.....Member Service Rep.
Francine Curenton.....P/T Member Service Rep.
Granger Smith.....P/T Member Service Rep.

Closing Dates

Thanksgiving Day.....Nov 24
Christmas Day.....Dec 26
New Year's Day.....Jan 1