

OUR BOO-TIFUL NEW HOME IS READY



**New address.
New name.
Same great value and service.**

Big things are happening — including a name change! It's nothing to be scared of; by Halloween, we should be in our new home at the corner of Wilson and Jackson.

And though we are now Glendale Federal Credit Union, we're still the same member-owned, value-oriented community credit union you love. Our new name simply reflects our commitment to serving the entire Glendale community.

We've come a long way from our first office in the basement of Glendale City Hall, without any windows for natural light or fresh air, and a member waiting area that was frighteningly dark and cramped!

Things improved when we moved out; at our next home, we could even tell if it was sunny or rainy without going upstairs to look out the first floor windows!

Our new home is even more exciting:

- 22 parking spaces
- Full-service teller line
- State-of-the-art 24-hour ATM with no-envelope deposits
- Comfortable waiting area

This upgrade has been a long time coming, and we want to thank you, our members, who have been with us every step of the way. We could not have come this far without your support. We look forward to serving you in your credit union's new home soon!



DON'T PAY to carry a debit card

Some banks are thinking about charging their customers a \$3 monthly fee to have a debit card. That's frightening. If you think so too, check with us. Our free Basic Checking and interest-earning Jewel City checking accounts come with:

- Free debit card
- 28,000 free ATMs nationwide
- Free online and phone account access

The Jewel City account is free for seniors, or with direct deposit or a qualifying minimum balance.

If you think free is better, call or visit to switch to a Glendale FCU Checking account today.



Summer auto loan rates last into fall

As low as

2.99%
APR

Up to 48 months

Or to lower their payments on their existing car by refinancing a high-cost loan from another lender with us.

Apply soon — these rates could end any time

We've extended this special rate so more members can take advantage of this terrific offer to get a great fixed

rate on their next car.

Or to lower their payments on their existing car by refinancing a high-cost loan from another lender with us.

Print an application from www.GlendaleCityCU.org and mail or fax it to 818/ 545-7826, or call 818/ 548-3976 anytime.

*Annual Percentage Rate effective 10/1/11 and subject to change. Requires a credit score of 680 and above with 100% financing (ask us for complete details). Your rate based on term, collateral, down payment, account relationship and credit history. All loans are subject to credit-granting criteria. Rates, terms, conditions subject to change. Existing GFCU loans not eligible. Rate shown based on 24-month term with 0.5% discount for direct deposit to checking. Monthly payment per \$1,000 for 48-month term at 2.99% APR=\$22.13.



Newsbriefs

International Credit Union Day

Thursday, October 20, 2011

Glendale Federal Credit Union is one of 53,000 credit unions worldwide celebrating International Credit Union Day. Credit unions around the world operate on the same principles; we are member owned and exist to provide greater value than traditional banks, and to improve our members' financial wellbeing. Stop by for free refreshments on International Credit Union Day. We look forward to seeing you.



Protect your privacy. We do.

Email is convenient. But it's not totally secure. That's why we never include your personal information, including your PIN, account or Social Security number, in any email. If you receive an email that appears to be from us asking for this information, notify us immediately. For your security, never email any of your personal financial information to anyone, at anytime.

Membership makes a great gift

Give your family the gift of value: lower loan rates, free ATMs nationwide, free checking and more. Visit our office to open Glendale FCU accounts for your parents, grandparents, siblings, children and grandchildren.

Our kids are winners

Kaiya from Burbank is barely six months old and already a winner! She won a \$10 Target Gift Card in this quarter's Looney Tunes drawing.

Our other youth account winner is almost ready for a regular account. **Caleb from Los Angeles** can use the \$25 Target Gift Card he won in our CU Succeed drawing to buy himself a gift for his upcoming 18th birthday.

Our Looney Tunes club encourages kids to save, while CU Succeed introduces young people to basic money management. Call or visit our branch to open accounts for your children or grandchildren.

Looney Tunes™, characters, names and all related indicia are trademarks of Warner Bros., Inc.

A holiday gift for you Skip your loan payment

This holiday season, skip your November, December or January payment and use the money to brighten your holidays. Just complete this authorization form and mail, fax or bring it to us by November 1, 2011.

SKIP PAYMENT AUTHORIZATION

I would like to skip my regular November, December or January Glendale FCU loan payment(s) as indicated. I understand my loan(s) must be current and at least 6 months old, not have been 30 days late within the last year, that interest will continue to accrue, that a \$25 processing fee applies to each loan skipped, and that this offer does not apply to real estate loans.

Print member name

Account number

I want to skip payments on these loans:

Loan account number Nov.
 Dec.
 Jan.

Loan account number Nov.
 Dec.
 Jan.

Loan account number Nov.
 Dec.
 Jan.

Member signature

X

GLENDALE

FEDERAL CREDIT UNION

500 E. Wilson Ave., Glendale, CA 91206

Mailing address: PO Box 10820, Glendale, CA 91209

Phone: 818/ 548-3976

Toll-free Loans by Phone: 888/ 713-8475

Fax: 818/ 545-7826

Hours: Mon, Tues, Thurs, Fri: 9 am–5 pm

Weds: 10 am–5 pm

Holiday closures

Veterans Day, Fri, Nov 11

Thanksgiving, Thu, Nov 24 and Fri, Nov 25

Christmas (observed), Mon, Dec 26

New Year's Day (observed), Mon, Jan 2, 2012

www.GlendaleCityCU.org

Your deposits are federally insured up to at least \$250,000 by the National Credit Union Administration, a U.S. government agency. The NCUA separately insures IRAs up to \$250,000. Loans are issued in accordance with National Credit Union Administration's regulations, and are subject to credit approval. The credit union is an equal opportunity lender and makes loans without regard to race, color, religion, sex, handicap, family status or national origin. Dividends are based on the credit union's earnings at the end of a dividend period and thus cannot be guaranteed. Rates, yields, terms, conditions and services are subject to change after the account is opened. For more information, refer to your *Truth in Savings Disclosure* or contact a credit union employee. APR=Annual Percentage Rate. APY=Annual Percentage Yield.

