

GCU GLENVIEW CREDIT UNION

3RD QUARTER 2006

WWW.GLENVIEWCU.ORG

Stop throwing money away on that high rate! TRANSFER BALANCES TO YOUR GCU VISA® CARD



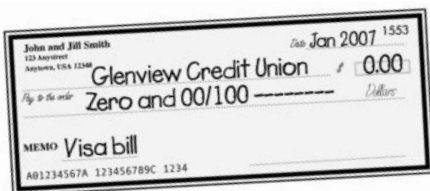
As we near the end of the year, it's a great time to evaluate your financial picture. Are you paying too much interest on your bank or department store credit card or loan? We can help.

From October 1st through the end of December, Glenview Credit Union VISA cardholders may transfer current balance(s) from another credit card or loan to your GCU VISA card, and save money on interest. The balance(s) you transfer will accrue interest at the special discounted rate of just 5.99%APR* — not just for a short promotional period, but until they are paid in full! To take advantage of this special rate, bring in your account statements on the credit card or loan balances you'd like to transfer, and we will handle all the balance transfer details for you.

When you head out for holiday shopping, celebrations or entertainment this year, leave your high-interest credit cards at home, and carry your low-interest GCU VISA card. Remember, all existing GCU VISA card balances or new balances will accrue interest at our regular low rate of just 12.88%APR* for Classic cards and 11.88%APR* for Gold cards — which is still one of the lowest rates available.

Don't carry a GCU VISA card yet? Don't throw any more of your money away on high rates. Call or stop by for an application today! ❖

*APR=Annual Percentage Rate. Payments will be applied first to the transferred balance(s) at the promotional rate, then to any other balances. No GCU accounts may be paid off with this promotion. Balances may only be transferred up to the GCU VISA cardholder's approved credit limit. Not a promise to lend. Some restrictions apply.



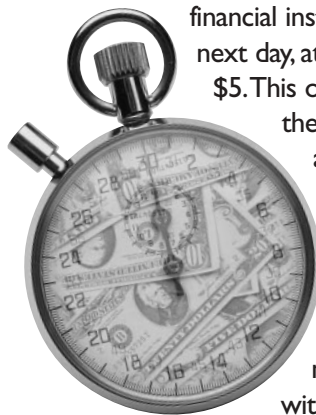
SKIP YOUR JANUARY GCU VISA PAYMENT

Many people dread their post-holiday bills... it's so easy to get carried away with generosity and exceed your budget on all the gifts, celebrations, and entertainment.

Glenview Credit Union wants to help! GCU VISA cardholders can skip their January payment. No payment will be required; however, interest will continue to accrue for that month. Keep that cash in hand (or use it to pay other bills!) If you wish to skip your VISA payment, call us at (847) 724-1800 before 12/31/06. ❖

SEND CASH FAST VIA NEXTDAY MONEY

In order to better serve our members, Glenview Credit Union will transfer money to another financial institution by the next day, at a cost of just \$5. This option offers the same



advantages as a wire transfer, but it is less expensive, and the money arrives within one business day. These transfers can be also be set up on a recurring basis. ❖

SEND CASH TO MEXICO FOR LESS

Directo a Mexico is a new program that sends money inexpensively to a recipient's bank account in Mexico the next business day. The cost—regardless of the amount sent—is only \$3.50 for GCU members with a current direct deposit to their account, and \$4.50 for GCU members with no direct deposit. ❖





Building or repairing credit? A GCU SECURED VISA® CAN MAKE IT EASIER

If you have bruised your credit report along the way, you're not alone. Many people have periods in their credit history which are less than perfect due to illness, unemployment, or simple errors in their finances. Glenview Credit Union's secured VISA card can help you repair the damage.

With troubled credit, it may be challenging to get approved for a traditional credit card. A secured VISA is

backed by the funds in your savings account. The interest rate is the same great rate you'd get with an unsecured GCU card — just 12.88%APR* for Classic cards and 11.88%APR* for Gold cards — but your application is guaranteed to be approved, even if you stumbled once or twice in the past.

You can use the secured VISA regularly and make your payments on time, every time, to begin to build a better credit history. The more months of good payment history you have on your report,

the higher your credit rating is — which can be the key to better rates and credit agreements in the future — so apply as soon as you can!

A GCU secured VISA card is also a great first credit card for teens or students going off to college. By tying the student's credit limit to funds available in the savings account, he or she is less likely to overspend. Call or stop by for an application today! ❖

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SAVE GAS & GET A BREAK FROM UNCLE SAM

Double Tax Break for Fuel-Efficient Vehicles

Although the thought of visiting the gas station less often may be tempting, consumers are getting even more incentive to “go green” from the government.

Buying a fuel-efficient vehicle may qualify taxpayers for one of two credits with the IRS. In addition, that tax break may be combined with another for homeowners who use the funds from a home equity loan to finance their new vehicle.

Credit #1A - Hybrid Vehicles

To claim a credit for 2006, you must drive a qualifying* new (not used) hybrid vehicle by the end of the year. You may actually need to purchase some Toyota and Lexus models before October 1 in order to collect the full tax credit amounts, so if you are thinking about making a purchase, check with your dealer as soon as

possible. In any case, the hybrid tax credit can range from \$250 to \$3,400.

Credit #1B - Alternative Fuel Credit

Cars and trucks that run solely on natural gas, hydrogen, or 85% methanol may earn consumers a tax credit as well. This tax credit averages \$4,000, although it is reduced if the vehicle is a mixed-fuel vehicle (runs on a mixture of an alternative fuel and petroleum-based fuel). One example of a vehicle which qualifies for this tax credit is the 2006 Honda Civic GX.

Credit #2 - Home Equity Loan

If you purchase a vehicle with financing from your home's equity, the interest you pay on the loan may be tax deductible. Most

people can claim a deduction for the interest on up to \$100,000 of home equity loan principal, unless you are subject to the alternative minimum tax (AMT).

To Get More Info

Both of these tax credits are based on very specific qualifying factors, so visit www.irs.gov for more information on tax credits, and consult your tax advisor about your specific situation. ❖

