

TOUGH TIMES CALL FOR GOOD CREDIT STRATEGY!

Ask just about anyone with credit cards what they pay in interest and guess what? They usually don't know or aren't exactly sure what they are paying! Why is it important to know what your interest rate is? Think of it this way... you buy a sweater on "sale," and you think you saved a bundle. But because you charged it to your 18%-APR-or-more credit card—by the time you "pay-it-off" you could have bought a cashmere sweater!

It's your money! We are here to help you grow your wealth. Our GCU VISA cards are accepted worldwide and have low interest rates. People like to charge and that's okay, as long as it is reasonable for you!

Get back on track with 5.99% APR*

Here is a great way to get back on a good financial footing with our **no fee balance-transfer promotion**. Bring in your statements from any non-GCU credit cards before December 30, 2008, transfer those high interest balances to a current or new GCU VISA, and your interest will be only **5.99% APR** for the life of that balance!

Macy's, Carson's, Kohl's, Target, Shell, Citgo are just a few of the cards that may charge 18% APR-or-more. Did you know that paying off your credit cards will help **boost your credit score**? It does.

Additionally—your interest rate for new purchases made now until the end of the year will have **NO INTEREST!** This is not an introductory offer, but an annual savings promotion for our membership. If you currently have a GCU VISA Gold or GCU VISA Classic card, your new purchases will accrue **NO INTEREST** throughout the holidays. They'll revert to their low 11.88% APR and 12.88% APR respectively after January 1, 2009. You don't have to do anything to benefit from this great program.

If you don't have a **GCU VISA** credit card, go to our website www.glenviewcu.org and complete the **application** online. Call us or email a request to schedule a "balance-transfer" appointment with our loan specialist. That is all there is to it! You'll feel great with a good credit card strategy! ❖

*APR=Annual Percentage Rate, subject to change. Not a promise to lend. Some restrictions and standard credit qualifications apply.




TRADITIONAL AND ROTH IRA CONTRIBUTION LIMITS

What's New for 2008

The contribution limit to your traditional IRA for 2008 **will be increased** to the smaller of the following amounts: \$5,000; or your taxable compensation for the year.

If you were age **50 or older before 2009**, you can make **additional 'catch up'** contributions to your traditional IRA for 2008, which will be the smaller of the following amounts: \$6,000; or your taxable compensation for the year.

Is your GCU IRA **balance below \$7,500**? Now is the time to fund your IRA to the maximum and **avoid the \$28** annual maintenance **fee**. We can help transfer funds to your GCU IRA from other financial institutions. ❖

October 16th is your day— IT BELONGS TO YOU

On **October 16th**, Glenview Credit Union will join more than **177 million** members in 96 countries who also recognize and celebrate the credit union difference by observing **International Credit Union Day**. This year's theme celebrates ownership—the unique benefit of credit union membership that sets your financial institution apart from all others.

That ownership status allows you to have a say in how your credit union is run. Our volunteer **Board of Directors** and committees are made up of members just like you—elected by and from the membership—who are pledged to operate the credit union in the best interest of the members. We encourage all of our members to consider volunteering.

According to the Credit Union National

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GCU FLU SHOT... \$25. NOT GETTING FLU... PRICELESS!

GCU knows it is important to protect yourself against the flu, but access is not always available. This is the **2nd Annual Wellness Health Flu Shot Event** at GCU. On Saturday, **October 11th**, we will open at **9 a.m.** to provide access to flu shots until 12:30 pm.

Flu shots will be scheduled by appointment, although walk-ins are welcomed and will be served as available. Flu shots are \$25. Payments include all major credit cards, cash, Medicare* and BlueCross BlueShield PPO.*

Included for **FREE** will be diabetes* and blood pressure screening. Do not eat for 4 hours before the diabetes screening for the best results.

According to the Center for Disease

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Top Ten Reasons to EMBRACE GCUTECHNOLOGY!

Take advantage of today's technology to simplify your banking. If you haven't registered for FlexTeller, eAlerts and Bill Pay yet, you're missing out on some of the greatest innovations of our time for personal financial management. Take advantage of the convenience of online account access and you may wonder how you ever lived without these benefits:

1. **Increased security** – electronic checks can't be stolen or lost in the mail
2. **Increased leisure time** – no need to sit down each month and pay bills
3. **Desktop convenience** – no need to travel farther than the next room
4. **More immediate information** – real-time updates to your account
5. **Better control** – eAlerts help you stay on top of your account and avoid fees
6. **Save paper** – no statements or envelopes for you to store or shred
7. **Save gas** – no need for you to drive to the credit union or post office
8. **No postage costs** – no stamps needed for electronic payments
9. **Improved credit rating** – on-time payments steadily raise your creditworthiness
10. **Lower cost** – buy fewer checks over time as more of your payments are electronic

Sign up for FlexTeller today and you'll be able to access your account online, transfer funds, review current and previous statements, as well as have access to eAlerts and BillPay. GCU's technology products help you **manage your accounts**, while avoiding transfer and overdraft fees.

If you have any questions about how to get started with GCU's technology products, please call our friendly member service team at 847-724-1800, stop in for a quick demo, or visit us online at www.glenviewcu.org.



To help you box up the holiday bargains,

START AT GCU...

Does your holiday checklist sometimes lead to a January hangover in your budget? Make a new plan this year—don't run up your credit cards and regret it after the holidays.

Bright lights, big savings with our Holiday Loan — This special offer allows you to spread your holiday season expenses out over the next 12 months—at a low interest rate. With our Holiday Loan, your gifts, ornaments, and celebrations will cost you a lot less in the long run than if you charged them to those 18% or more credit cards! With quick approval and a minimum **loan of \$1,000**, you can be generous AND wise this holiday season.

Merry & Happy...savings! Prefer to use a credit card to keep track of holiday purchases? Our gift to you is **NO interest (0%)** on all new purchases made now until the end of the year. Plus you can transfer the balances from any of your non-GCU credit cards to a GCU VISA and pay only 5.99% APR interest for the life of that balance!

Saving all the way with our low-interest Auto Loans — Upgrading your vehicle in the winter is a smart move. Financial experts recommend December as the best possible time to buy, because it's the last chance dealerships have to boost their sales figures for the year. With their low prices and our pre-approved loan rates as low as 5.24% APR* and up, you can improve your fuel efficiency and your budget at the same time.

Put it up on the housetop — With our **Home Equity Line of Credit**, your house can do more than provide shelter this winter—it can help you make this the holiday to remember, with special celebrations and/or holiday fix-up projects. Borrow what you need, when you need it, with an initial minimum advance of \$5,000. For more details about our HELOC, talk with our friendly staff about your specific circumstances.

Make sure you include a GCU **solution** in your holiday expense planning. Apply soon—our holiday **special rates** apply only until Rudolph takes off for the North Pole! Call us at 847-724-1800, apply online at www.glenviewcu.org or stop in to see one of our holiday staff elves for an application today!

*APR=Annual Percentage Rate, subject to change. Subject to credit approval. Not a promise to lend. Some restrictions apply.

CREDIT UNION DAY (cont.)

Association (CUNA), "This year's International Credit Union Day theme—**It Belongs to Me**—celebrates the economic democracy and equal ownership rights of each credit union member, regardless of how much money that member may have in savings."

This is a great opportunity to **share your credit union with a friend**.

Please **join us** for an evening open house celebration on **Thursday, October 16th** from **5:30 until 6:30 P.M.** to **meet the GCU staff** and its volunteer **Board of Directors**. Bring a friend! Refreshments will be served.



FLU SHOT (cont.)

Control (CDC) getting a vaccine each fall is by far the single best way to prevent the flu for individuals, especially older people, young children, and people with certain health conditions (such as asthma, diabetes, or heart disease), who are at high risk for serious flu complications.

Studies have shown that human influenza viruses can generally survive on surfaces for between 2 and 8 hours! Check out <http://www.cdc.gov/flu/keyfacts.htm> for more influenza info. Call or email Glenview Credit Union to schedule your flu shot appointment at memberservice@glenviewcu.org or 847-724-1800 by October 9th—otherwise you'll need to be a walk-in.

*You must bring your valid insurance card and photo I.D. for Medicare/BlueCross PPO services.

GCU EVENT CALENDAR

OCTOBER

- 10 Entertainment Book Fundraiser 3-6 PM
- 11 Flu Shots and Wellness Clinic 9-12:30 PM
- 16 International Credit Union Day & Bring-a-Friend Open House Event 5:30-6:30 PM

NOVEMBER

- 1 Toys for Tots Collection Kicks Off
- 15 Turkey Raffle Begins
- 29 Community Tree Kick-Off Event

DECEMBER

- 6 U.S. Marines & Santa / Toys For Tots