



70 YEARS STRONG ...AND GROWING!

2011 will be a year of celebration for many reasons. For our credit union, it will be 70 years ago this April that a handful of members and a forward looking board of volunteers set out to make a difference in the lives of many. The credit union was born.

Often I look at the inscribed names on the aging, framed Certificate of Incorporation that hangs in our lobby, and wonder how proud these first members would be today to see where the credit union has come from what they had started. How many cars had it helped its members purchase, or homes improved, college tuitions financed, or vacations to be taken? Maybe a couple of horses had been financed, too.

Yes, some of these same services could have been gotten at other financial institutions — but our members have a close and trusting bond with their credit union. They know we care about them, and are looking out for their best interest — not how much we can earn from their business. That ability to meet one-on-one with our staff members, whom they know, is not found at every bank.

Members often pride themselves on their account numbers — a low number is a badge of honor signifying how long they have been members. But you don't have to be old to have one. Parents recognized the value of membership and often started their children with accounts. Those "future accounts" became the "current" accounts of today. The same process continues with parents opening their children's accounts — our future customers.

We understand that you have many financial choices available to you, and we take pride in knowing that the services we've developed can make life easier. It is my hope that many years from now, those members may look back favorably on what we tried to accomplish today.

On behalf of our staff and the GCU Board of Directors, thank you for your support and membership.

Dan Stojanovic

CEO/President

11 Tips for MINIMIZING \$TRESS IN YOUR RELATIONSHIP



Therapists have long recognized money as a sticky subject for couples. It represents different things to different people, based largely on their individual experiences — but few people have an indifferent attitude toward it. Strong feelings can create conflict, but here are a few ways to work toward feeling comfortable with your shared financial status and goals. Remember your children are watching, too!

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RECOVERING FROM A HOLIDAY STORM

After the flurry of holiday celebrations often comes a blizzard of holiday bills. Don't get snowed under — we have several ways to kick off a fair-weather 2011!

Brighten your balance sheet with our Debt Consolidation Loan

This low-interest loan allows you to consolidate all your high-interest loans from other institutions — at a rate as low as 11.65% APR*. Don't fall behind in your payments and start avoiding creditor phone

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LOOKING FOR LEADERS



The GCU Board of Directors is looking for volunteers who are interested in serving on our 2011-2012 Board or to help on committees. Our committees range from Investments, to Supervisory, to Policy Review, to Membership and sometimes

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MINIMIZING \$TRE\$\$ IN YOUR RELATIONSHIP

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DO:

...decide whether to keep separate accounts or pool your resources. Many successful couples do both. While it can be difficult to trust the autonomy of separate accounts — having even a little money of your own, to spend however you want, can reduce arguments about money.

...have money meetings on a regular basis. Discussing money isn't easy, because you may view money as security, and your partner may view it as a path to freedom. If it makes you uncomfortable or defensive, work on seeing the other's perspective, but keep talking. If necessary, seek the help of a financial counselor. It is important that you both know where you stand and build common financial goals.

...track your spending — and agree to be non-judgmental. Tracking your spending is not a way to point fingers at one another; it IS critical to realistic financial security. Unless you know where your money goes, it is impossible to set up a budget and shared financial goals.

...get rid of your debt, then live debt-free. Pay off any debt you have incurred. Saying that your partner's debt isn't your problem is unrealistic. Even if the debt existed before you, your future interest rates for every car, house, or other major purchase will be impacted. Once your debt is paid, resist the urge to buy a new TV, car, or other gadgets on credit. Need help? GCU offers several options for consolidating debt. Ask us which is right for you.

... save 10% of your income. That's right: SAVE 10% of your income — before you pay bills or anything else. Couples living paycheck-to-paycheck often rationalize that they don't have enough money to save. Make the decision to save anyway. It's a tough cut to make, but much easier than recovering from a disastrous setback later. After a month or two at your new lower income level, it gets easier — especially if you put the savings aside automatically, before you can spend them. After saving the equivalent of 8 months' income as an emergency fund, talk to GCU about opening a Roth or Traditional IRA. The earlier you start saving for retirement, the more time compounds your efforts, and the easier it will be to have the retirement that you both want.

...live on half of your income. Financial guru

Suze Orman recommends that couples with two incomes live on half! Bank one person's check: expedite your savings, create a cash cushion, and accelerate your emergency fund. What if your family has only one paycheck coming in? That's right — live on half of that. Try it for six months, and see how it works. Unemployment is hovering near 10%, and you could lose half or more of your income at any time. So getting an 8-month emergency fund in place now is imperative.

DON'T:

...minimize money conflicts as “just another fight.” Recognize that money issues are separate from other topics, and resist the urge to lump all your partner's behaviors under one label. Though it takes time and effort to develop good communication skills, solving your financial challenges can help build a strong foundation.

...resist your money stress — use your energy to find solutions. “A natural and common response to stress is to try to resist it,” says Dr. Jay Winner, author of *Take the Stress Out of Your Life: A Medical Doctor's Proven Program to Minimize Stress and Maximize Health*. But ignoring your money troubles will NOT make them go away. “Instead,” says Winner, “use your energy to succeed.”

...procrastinate. “Deep down, we usually know what we need to do to take care of stressful situations,” says Christine Hohlbaum, author of *The Power of Slow: 101 Ways to Save Time in Our 24/7 World*. “But we procrastinate, ignore problems, or become paralyzed by indecision — which leads to even more stress.” Taking even the smallest steps toward resolving your problems can help build the strength of your relationship.

...try to solve all your problems at once. If you have credit card debt, student loans, mortgage payments, and other sources of money stress — avoid the temptation to tackle it all at once. Instead, choose your most pressing source of money stress and brainstorm ten ways to cope with it — from practical (“We'll stop eating out twice a week, so we have more money to pay off our credit card debt;”) to impractical (“We'll pray for a rich uncle to send the numbers to our new Swiss bank account;”). Have fun — one of the



best antidotes for stress is a dose of humor.

...try to handle a financial crisis alone. If an accident, emergency or sudden loss of employment threatens to derail your budget, get help immediately. Talk to your friends and family about solutions, and seek out resources for financial assistance and counseling. Our friendly staff is eager to assist. We may not have all the answers, but can point you to organizations that may be able to help. Remember, you own a share of GCU, where people are more important than their money.

CRISIS RESOURCES:

Family Credit Management is an ISO registered non-profit state licensed credit counseling agency, providing consumers with financial education, credit counseling services, and foreclosure prevention counseling for over a decade. GCU members can contact Heidi Berardi at 800-994-3328 ext. 108 or log on to www.familycredit.org for assistance. We have their budget book on hand, in addition to other materials, so please ask for one anytime.

www.AngelFoodMinistries.com — Angel Food Ministries is a non-profit, non-denominational organization dedicated to providing food relief and financial support to communities throughout the United States. The program began in 1994 with 34 families in Monroe, Ga. and has grown to serve hundreds of thousands of families every month across 45 states. Angel Food is available in a medium-sized box at \$30 per unit. Each month's menu is different and consists of fresh and frozen items with an average retail value of approximately \$60. Generally, one unit of food assists in feeding a family of four for about one week or a single senior citizen for almost a month. There are no qualifications, minimums, income restrictions, or applications. ❖

It is important to become educated about your own finances. Here are some books to help you decide how to save and how to spend. How to read for less? Join www.PaperBackSwap.com or go to your local library and take our book list with you. There are thousands of books on finances, so we've selected a few that are down-to-earth, by well-known authors:

The Money Book for the Young, Fabulous & Broke: The Money Book was written to address the specific financial reality that young people face today, and it offers a set of real, not impossible, solutions to the problems at hand and the problems ahead. Concisely, pragmatically, and without a whiff of condescension, Suze Orman tells her young, fabulous & broke readers precisely what actions to take and why. Interact with her online at www.SuzeOrman.com

Get Clark Smart: The Ultimate Guide to Getting Rich From America's Money-Saving Expert, by Clark Howard:

- What are the 3 secrets to building long-term wealth?
- What are the 5 things that no one thinks of before buying a home?
- How can you save up to 40% on the car of your dreams?
- How can you get long distance telephone service for almost nothing?

For Richer, Not Poorer: The Money Book for Couples: Providing budgeting and money-management techniques, here are Ruth L. Hayden's strategies and skills to improve relationships and resolve money issues.

Visit our website at www.GlenviewCU.org for additional reading recommendations.

RECOVERING FROM A HOLIDAY STORM

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calls. With our Debt Consolidation Loan, all of your financing will cost you a lot less in the long run. With quick, confidential approvals, our friendly loan staff can help you make a better plan today!

Step onto the sunny side of the street with our credit card

You've probably been meaning to do this. At 18-36% APR, your bank and department store cards aren't doing you any favors.

Check with us about a balance transfer. Our low fixed rate of **11.88% APR*** can save you hundreds of dollars in interest, especially if you carry a balance and do not pay your cards off each month in full. If you don't yet carry our credit union credit card, apply today!

Power thru snowdrifts with a better loan rate

If you have any non-GCU auto loans, now is the time to get a loan review to see how much you can save by refinancing your vehicles with us. We have auto loan rates as low as **3.99% APR***. By lowering your monthly payment you can stash that extra cash into your reserve account!

Take comfort in the warmth of your house

Glenview Credit Union continues to offer great rates on Home Equity Loans and Lines of Credit. Borrowing against your home's equity is nearly always your wisest credit choice. And the earlier in the year you obtain a Home Equity Loan or Home Equity Line of Credit now – the more interest payments you may be able to deduct at tax time next year!***

The equity you've built up in your home can be used for many other purposes as well – home improvements, medical bills, tuition, vehicle loans, vacation loans, and more. You may generally borrow up to 80% of your home's value (minus the mortgage balance). Once your loan amount is approved, your credit is available right away. Our friendly, knowledgeable loan officers can help you decide whether to apply for our loan or line of credit program. For more information, or to begin the application process, please call us at **847-724-6306**, apply online at www.GlenviewCU.org, or stop in and see us! ❖

*APR=Annual Percentage Rate, subject to change. Requires Direct Deposit & automatic payment transfer. Not a promise to lend; standard credit qualifications and some restrictions apply. ***Interest may be tax deductible; consult your tax advisor.

Holiday Closings

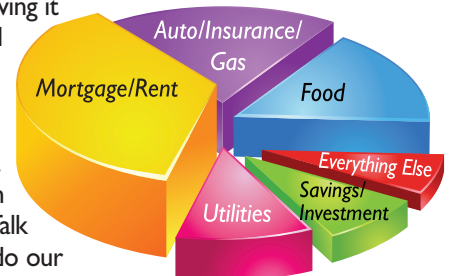
Please note that our office will be closed for the following holidays:

Martin Luther King Jr. Day
Monday, January 17, 2011

Washington's Birthday
Monday, February 21, 2011

WHERE DOES ALL MY MONEY GO?

If you want to control your money (rather than having it control you), it is essential to know your fixed monthly expenses. Most people spend the bulk of their income on shelter, transportation and food. It is important to make regular contributions to savings, too, so that unexpected emergencies don't derail your budget. If it feels like you have too much month and not enough money, you're not alone! Talk to us about your specific financial problems. We'll do our best to help you cut expenses or find an alternate solution.



VOLUNTEERS

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include ancillary committees such as Relocation. All require a monthly time commitment, but as with any volunteer position can be highly rewarding. This is a wonderful way to get involved in the direction of our credit union while serving the membership. In 1941 a group of people committed to creating this credit union and now 70 years later we are going strong with members like you — that commit to volunteer. Please send a letter of interest and your resume to the Nominating Committee in care of the Glenview Credit Union by February 15th.

UPDATES ARE IMPORTANT TO YOUR FINANCIAL WELL BEING!

BENEFICIARIES

Designating a beneficiary on your credit union account allows you to determine who will receive your money should something happen to you. While a joint account allows a survivor of an account to automatically gain full access to the account funds, a beneficiary remains important in the event that both parties die. If no beneficiary has been listed, state or federal laws will determine who receives your funds. Over time, your beneficiary may need to be changed or his information updated. Check with us to see if your appointed credit union account beneficiary information is complete.

CONTACT OR PERSONAL INFO CHANGES

Do you think of informing GCU when there are changes in your life? We may not be first on your list to notify when you have a new employer, phone, email address, physical addresses, or legal name changes, but it can be an important way to mitigate potential identity theft. Make sure all your information is current and accurate at GCU to avoid any disruption in service to you.

MEMBER BENEFIT

Free Prescription Drug Cards are still available for GCU members at no cost. Even with Health Insurance, members

have saved on certain prescriptions. Members can get a card for themselves and family members. Call or email us at Memberservice@GlenviewCU.org

IRA NEWS & NOTES:

As it gets close to tax time — many members are considering ways they can save money and pay less tax! You have up to April 15, 2011 to open and fund an IRA account that will apply to 2010 taxes. If you have an IRA with us, add to it now. IRA balances over \$7,500 avoid the \$28 administration fee. Also don't forget to update contact and beneficiary information on your IRA accounts.

TURKEY RAFFLE WINNERS

Three lucky members each won a \$25 VISA gift card to spend on Turkey or Tofu! This year's winners are Sang Me Lee, Leopoldo De Leon & Sheri Buckner.

UNAUTHORIZED? FRAUD OR MISTAKE?

With today's technology it is easy to make mistakes when using your debit card transacting online or even by phone. You must pay particular attention to the fine print when signing up for clubs, free trial offers, shopping discounts, or any service or purchase where you are asked for (and YOU provide) your debit card information. Debit card transactions cannot be "stopped" like a check can. And the facts are that if you agreed to purchase something, the company has every right to bill you. We get many calls claiming 'unauthorized' or fraudulent purchases. Mistakes do happen, and reputable companies will usually give customers credit if they are not happy. Call them, talk to their customer service department, then follow-up with a written request. (As always, you are not responsible for unauthorized or fraud transactions.)

Don't let your card out of your sight! That includes letting the kids, a friend or spouse take it to the mall, use it online for iTunes, run for groceries, gas and the like. You could lose your 'rights' to dispute an unauthorized charge. Fraud prevention is every card holder's responsibility!



SKIP A VISA OR LOAN PAYMENT IN JANUARY OR FEBRUARY 2011!

This winter, sign up for our Skip-A-Payment program. Keep the extra cash, and get a head start on your New Year's Resolutions! Complete the form below, or stop in/call us for a full-size form.

Loan Eligibility:

All loans in good standing* except Guaranteed Loans and mortgages.

Questions?

Call (847) 724-6306

Name _____

I want to skip my payment for:

JANUARY 2011
OR
 FEBRUARY 2011

VISA Account # _____

Loan Account # _____

Member Signature (Required) _____

X
Date _____

*We retain the right to withdraw this offer without notice. By accepting this offer, interest will continue to accrue and the length of time will increase to repay your loan. This form must arrive no later than 10 days before your next loan payment.