

Your Beacon of Information

Published for Members of The Greater Norwalk Area Credit Union

Visa Platinum Balance Transfer Special:

Bundle Up those Holiday Bills!

- Rates as low as 5.9% APR* for the life of the transfer!
- No balance transfer fees!
- No annual fee!

If you charged up some holiday cheer with department store charges and bank credit cards, then bundle up those bills and transfer your high interest rate balances to your Greater Norwalk Area Credit Union Visa Platinum card. You'll not only save a bundle in finance charges, but you'll have just one easy payment to make each month.



What's more, the special low 5.9% APR applies to all the funds you move to your Credit Union Visa Platinum card until your entire transferred balance is paid in full! You could save hundreds of \$\$\$\$\$!

This is a limited time offer so hurry! Balances transfers are easy. Simply call us or stop by for a Balance Transfer Request form. If you don't have our credit card, call or apply online at www.gnacu.org and take advantage of this great offer!

*Annual Percentage Rates. Rates are based on credit union lending guidelines and are in effect until the transferred balances are paid in full. Maximum balance transfer amount is \$15,000.

51st Annual Meeting/Dinner

Plan now to join us for "food and finance" at the 51st Annual Meeting of The Greater Norwalk Area Credit Union.

DATE: March 21, 2012

PLACE: Sons of Italy
162 New Canaan Ave.
Norwalk, CT 06850

TIME: 6 p.m.



The Annual Meeting is an important occasion for all members/owners as it gives everyone a chance to learn about the activities of the Credit Union during 2011 and its course for the future.

Also, members will cast their ballot for three vacancies for two year terms to be filled on the Board of Directors. Remember, your Credit Union is governed by a voluntary Board, comprised of members, like you, who give freely of their time and efforts on behalf of the entire membership. So, if you are interested in serving on the Board, contact Howard Elkin, CEO, no later than February 15, 2012. Nominations will also be accepted from the floor.

Mingle with fellow members and enjoy a good dinner plus a chance to win great door prizes! Dinner tickets are on sale at the Credit Union office (\$10 per person), and reservations are required. However, if you cannot join us for dinner, be sure to attend the Business Meeting beginning at 8 p.m. We look forward to seeing you there!



Did You Know...

...that the minimum balance to avoid a monthly fee in your share/savings account has been lowered from \$250 to \$100? This is just another way we're saying...The Greater Norwalk Area Credit Union...*it's where you belong!*

Service Fees

Effective 10/1/11

SHARE ACCOUNT FEES

Minimum Balance Fee
(Share Acct. under \$100).....\$2.00 per mo.*

*No service fee if you have a Loan, Share Certificate, IRA or are under 18 years of age. Club Accounts are combined with the Share Account(s) for the \$100.00 minimum balance requirement.

SHARE DRAFT/CHECKING FEES

Courtesy Overdraft Fee\$25.00 per item
NSF Fee\$32.00 per item
Share Draft Check Return.....\$32.00 per item
Return Item Fee.....\$10.00 per item
Stop Payment Fee\$10.00 per item
(maximum \$25 per book)

Check Printing Fee.....Prices may vary
depending upon style choice

Copy of Check Drawn Fee.....\$3.00 per check
ATM/Debit Card Replacement\$10.00 per card
ATM Overdraft Fee.....\$32.00 per item
Overdraft Account Transfer Fee
(effective 1/1/12).....\$10.00 per transfer

LOAN/CREDIT CARD FEES

Loan application Fee\$10.00
(will be refunded if the loan is approved)
Loan Late Fees (after 10 days past due).....\$10.00
Credit Card Late Fees (Platinum & Classic)\$25.00
Credit Card Annual Fee (Classic only)\$10.00
Credit Card Balance Transfer Fee (per transfer) \$20.00
Over the Limit Fee (Platinum & Classic)\$10.00
Cash Advance Fee2% of the amount advanced

OTHER SERVICE FEES

Account Reconciliation Fee\$25.00 per hour
Statement Copy Fee\$5.00 per statement
Wire Transfers – Domestic\$20.00 per transfer
Wire Transfers – Foreign.....\$45.00 per transfer
ACH Return Item Fee.....\$32.00 per item
Club Account Withdrawals.....\$5.00 per withdrawal
Inactive Account Fee\$5.00 per month
(No account activity for previous 12 months)
Credit Union Issued
Stop Payment Fee\$10.00 per item
Notary Service.....\$5.00
Bad Address Fee (effective 12/1/11).....\$5 per month

Do We Know Where You Are?

To insure efficient service, be sure to notify us of your new address if you are moving or have moved. It is critical that we have your up-to-date contact information on file. This information is used to verify your identity and allows us to send you important notices about your account including your monthly statements.

Also, by sending us your new address timely, you will avoid a Bad Address fee of \$5.00 per month.

We Want YOU! Supervisory Committee Volunteers Wanted!

The Supervisory Committee serves as representatives of the members and ensures that the Credit Union is run in the members' best interest. It examines internal controls, verifies member accounts, conducts cash counts, reviews loan files and works with a CPA firm to conduct the annual audit. The Committee also acts as a liaison between the members and the Credit Union.



If you are interested in volunteering to serve on The Greater Norwalk Area CU's Supervisory Committee, please contact Howard Elkin, CEO, at 203-838-0433, ext. 328.

New & Improved Web Site Coming Soon



You asked and we're responding! Our web site will be getting a new look, will be easier to navigate and have added functions for your convenience. Be on the lookout for more details coming soon!

The Greater Norwalk Area Credit Union

Please address all future Credit Union correspondence to:

12 Fitch Street • Norwalk, CT 06855

Monday, Tuesday & Wednesday
9:00 am - 4:30 pm

Thursday & Friday
9:00 am - 5:00 pm

Phone: 203-838-0433

Fax: 203-838-4738

24 Hour Teller: 866-695-4388

Web site: www.gnacu.org

Email

loans@gnacu.org

membersvc@gnacu.org

Holiday Closings

New Year's Day (Observed)

Monday, January 2, 2012

Martin Luther King, Jr. Day

Monday, January 16, 2012

Presidents' Day

Monday, February 20, 2012



A Great Service...Now Even Better

We are pleased to announce that effective immediately the Overdraft Account Transfer fee will be reduced to \$10 (from \$15) and the overdraft transfer will be in increments of \$50 rather than the exact amount of the check being presented.