# **THE LAKER**







# Post Holiday Debt



Did you overspend this holiday season? Are you dreading opening that December bill? Here are a few quick tips to minimize interest and prioritize high-interest debts-Consider consolidating multiple high-interest credit card balances into a single lowerinterest loan. This can simplify payments and reduce total interest. Avoid incurring additional debt to stay on track with repayment.

## **Top News**

- Holiday Debt
- Credit Card Rewards
- Team Great Lakes
  Community Involvement

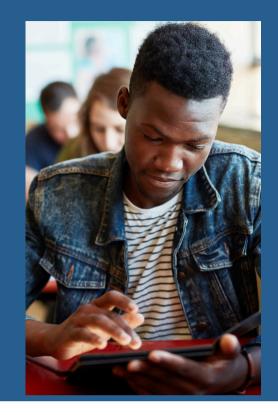


01/07

## Time to Make the Switch

Switching to eStatements at Great Lakes First Federal Credit Union offers numerous benefits. One significant advantage is the instant access to financial documents, which enhances management efficiency. Additionally, eStatements provide increased security by reducing the risk of sensitive information theft. They also contribute to environmental sustainability by minimizing paper usage and waste. EStatements help declutter physical space, as they create an organized digital archive that allows for easy retrieval of documents. Overall, eStatements present a modern, secure, and eco-friendly banking solution.

#### **Go PAPERLESS!**





02/07

## Credit Card Rewards

Great Lakes Visa Credit Cards offer substantial advantages for members seeking to maximize the value of their spending. By earning 1% of all purchases back as cash rewards, users can reduce their overall expenses, particularly those who pay off their balances in full each month. To learn more about our low rate rewards Visa Credit Cards ask a member of our staff today.

#### **Trees on GLFFCU**

Loan Officers Lynn and Tonia surprised local shoppers with a free Christmas tree. We look forward to this donation all year. Spreading the joy of the holiday season to three local families!





#### Winter Flowers for Bishop Noa Home

Vice President of Member Relations Debbie and Gladstone Branch Manager Char dropped off a couple holiday floral arrangements for the folks at Bishop Noa Home to enjoy!



## 03/07

#### **Food Donation**

Did you know that protein is the most requested item at food pantries? To supplement our annual food drive of nonperishables, Head Teller Becky and Loan Officer Heavenlee donated 25 (1) pound packages of ground beef to The Salvation Army.





04/07

#### The Salvation Army Angel Tree

Member Relations Andrea and Teller Kris spent the morning shopping for The Salvation Army Angel Tree. Recipients of the gifts are local kids and families that could use some extra help with presents. This program not only brings joy to children but also alleviates the burden on families, fostering a sense of community and compassion during the festive season.

#### **Christmas Dinner**

Teller Pat and Teller Sue from GLFFCU Gladstone donated gift cards to shoppers at Pat's Foods. In Escanaba Teller Lindsay and Bookkeeper Katherine donated 4 Christmas Hams at Sav-Mor IGA for those in need this holiday season!









05/07

#### Child Advocacy Center

President/CEO Sarah and Assistant Vice President Rose dropped off some much needed supplies and toured the facility this holiday season. At the CAC they conduct forensic interviews of children in a family-friendly environment. The CAC is self funded and serves Alger, Delta Menominee and Schoolcraft Counties.

## **Animal Shelter** Donation



Senior Vice President Laena and Teller Amber dropping off a supply donation to the Delta County Animal Shelter, ensuring our local shelter pets aren't forgotten during the holiday season. Donation included pet food, liter, toys, leashes and collars and more! Thank you to our friends at Peninsula Federal Credit Union for donating to our supply drive.

# SEASON!

turbotax

#### Exclusive Discounts on Tax Prep.

And get a chance to win \$10.000.

## **SAVE \$\$\$**

Members can save 20% on TurboTax<sup>®</sup>, whether you file yourself or have an expert file for you. Or save up to \$25 on in-office tax prep services from H&R Block and get your taxes done by professionals. Plus, enter for a chance to win \$10,000 in the Love My Credit Union<sup>®</sup> Rewards Tax Time Sweepstakes.



SCAN QR CODE TO GET DISCOUNT OR VISIT OUR CREDIT UNION WEBSITE

H&R BLOCK



## **Hours of Operation**

Escanaba Lobby: Monday-Friday 8:30-5:00 Saturday 8:30-12:00 Escanaba Drive Thru: Monday-Thursday 8:30-5:30 Friday 8:30-6:00 Saturday 8:30-12:00 Gladstone Lobby: Monday-Friday 9:00-5:00 Saturday-Closed Gladstone Drive Thru: Monday -Thursday 8:30-5:30 Friday 8:30-6:00 Saturday 8:30-12:00

## Contact

General Inquiries 906-786-4623 Bookkeeping 906-786-9795 Collections 906-786-4697 Marketing 906-789-5963

#### Loans

Della Gatien 906-428-6830 Lynn Deneau 906-786-9798 Amber Vallier 906-786-2293 Heavenlee Royer 906-786-4125 **Mortgages NMLS ID 410637** Tonia Thull NMLS ID 1911238 906-789-7698 Rose Headington NMLS ID 411129 906-786-0977

## **Important Numbers**

Toll Free Number 1-800-860-1819 Debit Card Customer Service 1-855-333-1124 Visa Credit Card Activation 1-800-543-5073 Report Lost/Stolen Visa Credit Cards 1-833-541\*0777 Audio Response Teller 1-833-440-4240

07/07

# Closed

January 1, 2025

Join GLFFCU for our Annual Meeting February 13, 2025 at 5:30 PM in the Escanaba Lobby.



**GREAT LAKES FIRST** FEDERAL CREDIT UNION Escanaba. Gladstone. www.glffcu.com