

GREAT LAKES TIMES

MARCH 2023 VOLUME 3



Celebrate our 85th Birthday with a .85% Rate Discount on Personal Loans

As a valued member of Great Lakes Credit Union, we are excited to continue our 85th anniversary celebration! To celebrate this milestone, we are offering a discount of 0.85% APY on our Personal Loans until March 31. This is a great opportunity for you to access the funds you need to achieve your financial goals while enjoying a lower interest rate. To take advantage of this offer, visit our website, stop by one of our 13 branches, or call our Loan Center at (844) 235-5626.

Join Us! At the GLMV Extreme Block Party

The GLMV Extreme Block Party is on Saturday, March 18th from 10am-3pm at the Doubletree Hotel in Mundelein. Stop by the GLCU table to see how we can help you attain your financial goals with our products and services. Learn about the financial/housing counseling we offer, loans to help with your newest project or how we can help improve your checking/savings experience. We hope to see you there.





Read Across America Month-Book Collection & Events

GLCU is celebrating Read Across America Month by hosting a book drive, in partnership with the United Way, for local elementary students at all of our branches. Stop in any time throughout March to donate new books at any of our branches. Find your nearest branch here. If you would like to donate, but are not sure what books to get, see the book donation wish list here. Did you know GLCU also participated in three reading events so far in 2023? We look forward to continuing to share our passion for reading with students in our communities.



GLCU's Birthday Recap

Eighty-five never looked so good! Thank you to everyone who helped us ring in another year of service here at GLCU! Raffles and festivals were held at our branches, along with the start of a book drive! Help us continue the celebration by <u>dropping off books all month long</u> to benefit local elementary school students in need. GLCU is thankful to everyone who helped to make our birthday celebration, and the last 85 years, a success. Here's to many more years of serving your financial needs!





Earn 3.85% APY with our 13-Month Certificate

In celebration of our 85th year, GLCU is offering a 13-Month certificate at a GREAT rate of 3.85% APY. That means you can earn a high interest rate, in a safe, secure account and watch your money grow! All you need is \$1,000 to get started, and GLCU will help you with the rest! To open one of our 13-Month birthday certificates, visit one of our 13 branches, call our contact center at (800) 982-7850.



Looking to invest in YOU? GLCU offers EasyVest with low initial investment

GLCU is making it simple for you to invest with EasyVest, a roboadvisor that provides tailored and data-driven investment guidance – now available through GLCU online and mobile banking.

Members who have a share or checking account balance greater than \$200 can now open an investment account at GLCU.

Start investing with as little as a \$200 initial deposit. Once your initial investment is set up, additional investments can be as low as \$1.



LEARN MORE



Up to $$10,000^{1}$ in Down Payment Assistance + $$1,250^{2}$ in Closing Cost Credit when Preapproved through GLCU!

Are you dreaming of owning your own home, but struggling to save for a down payment or cover the closing costs? Great Lakes Credit Union is here to help make your dream a reality with our incredible homebuyer down payment assistance program! We're excited to offer up to \$10,000¹ in down payment assistance and \$1,250² in closing costs credits to qualified homebuyers who are preapproved before their purchase. With our help, you can take the step towards the home you've always wanted. To talk with a mortgage lending professional, please contact (833) 275-4528.

1 Subject to income and purchase limits. Down Payment Assistance program may be subject to deferral, forgiveness or repayment.

2 Promotion valid for first mortgage loans applied for between 2/6/2023 and 6/30/2023. Loans subject to GLCU's customary due diligence, underwriting, credit approval and documentation. Valid only on first mortgages. Offer is subject to change. Other terms and conditions may apply. Broker first mortgages and home equity loans are excluded from this promotion.



Youth Savings Month

April is Youth Savings Month, and we are excited to help our young members get started on the right financial foot! Whether you're teaching your little ones about money for the first time, or you landed your first job and don't know where to start, we have resources to help! Stop into any GLCU branch to learn about our `Money Mammals' fun educational program for little ones, or talk to an employee to get you started with your first account! A financially free life starts when you're young!

LEARN MORE

FINANCIAL FITNESS

MARCH WEBINAR: **Appealing your Property Taxes**: Online Webinar, presented by Great Lakes Credit Union, Saturday, March 25th, 2023, from 11:00 AM – 12:00 PM CST, Online

Learn about:

- Property tax basics
- Your tax bill
- Local tax breakdown
- Exemptions and assessments
- Reasons to appeal

REGISTER HERE

FRAUD TIP

Scammers are always up to no good and are constantly changing their ways to dupe innocent people. The FTC has come up out with the latest scams that are at the top of their list. To read the article, and to make sure that you are protecting yourself and family members from potential scams, visit the FTC's website <u>here</u>.

PODCAST RECOMMENDATION



HER MONEY Jean Chatzky

The "Her Money" podcast hones in on financial situations specific to women. Some of the issues tackled by the podcast include the gender wage gap, women investors, and the importance of financial independence. The podcast delivers a jargon-free, casual tone, and episodes typically run about 30 minutes.



BOOK RECOMMENDATION



168 Hours: You Have More Time Than You Think

by Laura Vanderkam

It's an unquestioned truth of modern life: we are starved for time. This book focuses on helping you manage your time better so you can focus on what really matters.

Laura writes about tips and tricks to live a more efficient life. She teaches you how to prioritize things in your life from how to get enough sleep every night to finding time for hobbies you've been wanting to try. You will learn how to use your 168 hours a week to make your life better, as you learn many great life-changing strategies.



Qualification required for membership, loans, financing, and select products & services. GLCU is federally insured by NCUA. NMLS #: 528665.

(800) 982-7850 www.glcu.orgP.O. Box 1289, Bannockburn, IL 60015© 2023 Great Lakes Credit Union.

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