



MONEY Matters



VOL. 25 NUMBER 1 January 2010

GCU HOLDS ANNUAL CHRISTMAS COLORING CONTEST

Germania Credit Union hosted its Annual Christmas Coloring Contest for children whose parent(s) or guardian(s) are members or who are members themselves. We wish to thank them for their participation. Listed below are the winners:

First Place

Hadley Zetty (3 yrs and under)
Shelby Sanders (4-6 yrs)
Alivia Hassell (7-9 yrs)
Braden Tate (10-12 yrs)

Second Place

Audrey Theiss (3 yrs and under)
Raylee Garrett (4-6 yrs)
Devyn Hagemann (7-9 yrs)
Mia Salerno (10-12 yrs)

Third Place

Bethany White (3 yrs and under)
Alden King (4-6 yrs)
Kendall May (7-9 yrs)
Hailey Wheeler (10-12 yrs)

The entrants were:

0 - 3 Years Old: Fallon Chovanec, Gunner Chovanec, Landon Zelenka, A.J. Jones, Brady Rau, Audrey Baker, Clara Baker, Hadley Zetty, Peyton Gauer, Tyler Gajeske, Lyann Gajeske, Audrey Theiss, Bethany White, Laree Herring, Becka Tate

4 - 6 Years Old: Anthony Talamantez, Alden King, Carson Bednarz, Garrett Corney, Madison Holcomb, Brian Mays, Jr., Braden Mays, Hector Martinez, Jr., Jasmine Woodward, Alexis Thomas, Jaden Pharris, Kade Rau, Cooper Lucherk, Raylee Garrett, Kayci Pharaon, Katelyn Howard, Brooke Choyce, Kyleigh Robinson, Emily Spiess, Anna Kizer, Tristan Tubbs, Reagan Ashley, Jenna Hardy, Sadie Claxton, Madison Moran, Alyssa M., Evyn, Erik White, Maddie Herring, Michael Bezecny, Bailey Tate, Braxton Baranowski, Rylee Cadenhead, Shellby Sanders, Aidan Remmert, Drake McAfee

7 - 9 Years Old: Alyssa Talamantez, Jewell Glover, Cameron Bednarz, Kaitlynn Bednarz, Lindsey Longa, Laramie Renae Zelenka, Teagan Gleason, Bryce Laird, Mason Tomchesson, Rachel Lawell, Brenna Curtis, Elizabeth Munoz, Devyn Hagemann, J.T. Howard, III, Anna Niemtschk, Jillian Steen, Patricia Ashorn, Brice Scott, Alivia Hassell, Jaedyn Gauer, Sequoyah Branham, Sophia Rutledge, Sydney Stein, Korbin Dieterich, Sarah Hall, Johanna Pokorny, Avery Krueger, Reid, Kendall May, Kaitlin Flisowski, Marisol Chandler, Garrett Cadenhead, Shaelyn Sanders

10 - 12 Years Old: Madison Tomchesson, Slade Bedingfield, Breyson Simmons, Zach King, Hunter Dernehl, Amelia Symm, Caitlin Knight, Kay Sexton, Mia Salerno, Simon Niemtschk, Corbin Tubbs, Lakota Branham, Hailey Wheeler, Shae Dieterich, Hannah Hall, Courtney Koehne, Ally Browne, Sydney Krueger, Lauren Bezecny, Tanner Bailey, Seth Chandler, Braden Tate, Shane Sanders, Raquel Hemsmyer, Rhett Pavelka, Lauren McCaghren, Cori Kaminski



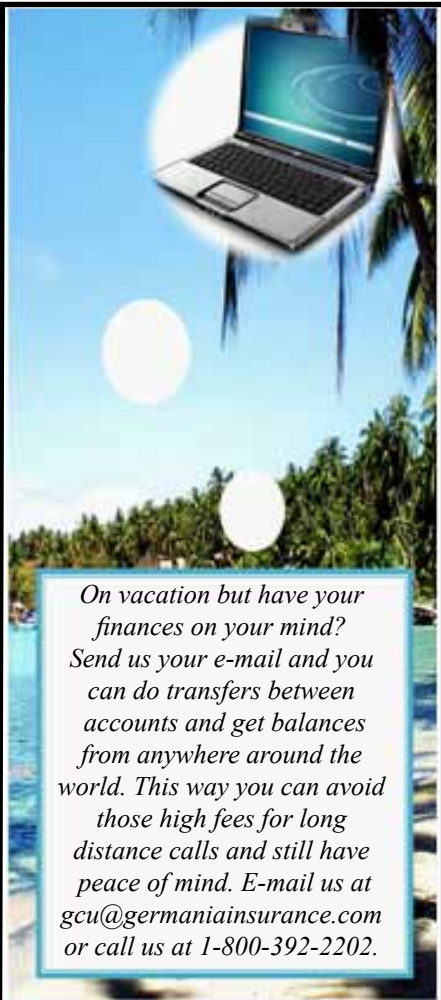
The Twenty Third Annual Meeting of Germania Credit Union will be February 23, 2010 beginning at 6:00 p.m. at the Germania home office. Following the meeting, door prizes will be drawn and refreshments will be served. Our members are our strength, your participation assures that we will continue as a strong credit union with a bright future.

Board of Directors Names Nominating Committee

The following people were appointed by the Board of Directors to serve on the Nominating Committee at the Twenty Third Annual Meeting: Lisa Eben, Lee Ann Chambers, & Howard Tomlinson.

The Nominating Committee is responsible for nominating at least one member for each vacancy on the Board of Directors, including any unexpired term, for which elections are to be held.

The Nominating Committee will place the names of the members they have selected into nomination before the membership at the annual meeting. They will advise the Chairman of the Board as to their selections no later than three days before the meeting so that ballots can be prepared.



On vacation but have your finances on your mind? Send us your e-mail and you can do transfers between accounts and get balances from anywhere around the world. This way you can avoid those high fees for long distance calls and still have peace of mind. E-mail us at gcu@germaniainsurance.com or call us at 1-800-392-2202.

Statement Of Accounts To Be Mailed By Audit Committee

The Audit Committee of the Credit Union is required by law to audit credit union records periodically. As of December 31, 2009, the audit committee will be distributing or mailing statements of account on or about January 11, 2010. Your statement should contain a certification notice in the upper right corner. If you do not receive your statement of verification or your notice is missing, please contact the Audit Committee by writing: Bill Boer, Audit Committee Chairman, P.O. Box 645, Brenham, Tx 77834-0645 or by calling 979-836-5224.

Office Hours:

Monday - Friday
8:00 am - 5:00 pm
(No transactions after 4:00 pm)

Germania will be closed
Friday, April 2
in observance of Good Friday.

Current Rates:

Annual Percentage Yield (APY) for Regular Share Accounts is accurate as of 12-31-2009.

Regular Share Account

Dividend Rate..... 0.25%
APY 0.25%

Contact the credit union for further information about applicable rates, fees and terms.

Statistics:

(as of November 30, 2009)

Assets \$10,539,983
Shares \$9,000,943
Loans \$5,550,930
Members 2296

Board of Directors

Rick Blundell, Jr., Chairman
Richard Grimmer, Vice Chairman
Trey Hardy, Treasurer
Sandy Wellbrock, Secretary
William Boer
Delbert Boeker
Russell Hill
Debby Nichols
Angella Kemper

Staff

C.W. Barker, President
Janet Mantey
Jo Lynne Goldberg
Anna Hollingsworth
Catherine Wiegat



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