



VOL. 28 NUMBER 1 January 2014

MONEY Matters



Five Things To Do in January

It's no surprise that January is a big month for making resolutions. And if you've been making resolutions for a while, you know how many of them fall by the wayside before February.

These suggested resolutions are different in two ways—they're in the 'set and forget' category, and they can make your life so much easier that you're likely to keep them:



** Set up direct deposit. Once you arrange to receive regular payments like your paycheck or Social Security and pension checks with direct deposit, you'll never have to worry about making timely deposits again. You'll know that your deposit is in your account exactly when you expect it to be.*

** Set up automated transfers to savings to pay yourself first. The next smart step, after direct deposit, is to get funds into savings right away so they can begin earning dividends from the get-go.*

** Automate your mortgage payment. Even with the typical grace period that most mortgage lenders allow, it's always a good move to take care of that big monthly payment. Again, you'll never have to worry about making the payment on time.*

** Automate minimum credit card payment or payments. The penalty for a late credit card payment is not pretty. Set up an automated payment to cover at least the minimum due on all your credit cards; you always can pay additional amounts so you retire those debts as soon as you can. Set payments a few days before the due dates to protect your credit score.*

** Arrange to have any overdrafts automatically covered from your savings account. Even if an overdraft is rare in your household, it can happen to the best money managers. Make sure you can cover any inadvertent overdraft with a direct transfer from your savings account and there's another worry you'll never have again.*

If you've already managed these resolutions, think of one or two more that could help you get on and stay on the straight and narrow financially. For example, you might want to set up a low balance alert with GCU's Home Banking services. If you're already signed up with GCU's Home Banking, just log on and follow the steps to set up your alerts. Give us a call at 800-392-2202 for more information.



The Twenty Seventh Annual Meeting of Germania Credit Union will be February 13, 2014 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 members were appointed by the Board of Directors to serve on the Nominating Committee at the Twenty Seventh Annual Meeting: Robert Croker, Ted Duckworth and Wendy Hancock.

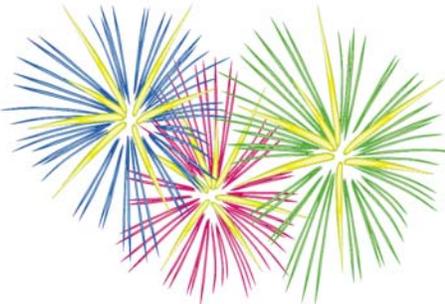
The Nominating Committee is responsible for nominating at least one member for each vacancy on the Board of Directors, including any unexpired term, for which elections are to be held.

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.



If you move or change your address, don't forget to update your information with the Credit Union!

Also, you can send us your email address for added convenience.



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, 2013, the audit committee will be distributing or mailing statements of account on or about January 8, 2014. 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
Wednesday, January 1
in observance of New Years Day

Current Rates:

Annual Percentage Yield (APY) for Regular Share Accounts is accurate as of 12-31-2013.

Regular Share Account

Dividend Rate..... 0.05%

APY 0.05%

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

Statistics:

(as of November 30, 2013)

Assets \$10,276,448

Shares \$8,812,466

Loans \$7,071,784

Members 2471

Board of Directors

Rick Blundell, Jr., Chairman
Richard Grimmer, Vice Chairman
Trey Hardy, Treasurer
Sandy Wellbrock, Secretary
William Boer
Delbert Boeker
Debby Nichols
Howard Tomlinson
Flinta Shipley

Staff

C.W. Barker, President
Janet Mantey
Jo Lynne Goldberg
Anna Hollingsworth
Chelsea Lozano



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