



VOL. 30 NUMBER 1 January 2016

MONEY *Matters*



Need Some Dough for the Holidays

Beginning November 15, 2015 thru January 31, 2016, GCU is offering a Holiday Loan Special with rates starting as low as 5.95% APR* for qualified borrowers.

Eligible members can borrow up to \$5,000.00 with a maximum payback of 36 months. To take advantage of this sweet deal give us a call today at 1-800-392-2202 ext.7506



*APR is Annual Percentage Rate. Stated rate "as low as" applies to well-qualified applicants for 36 months. Actual rate may vary depending on credit qualifications. All loans subject to normal credit review. Loan terms and rates subject to change without notice. Promotion applies to new money loans only. Please call for details.



The Thirtieth Annual Meeting of Germania Credit Union will be February 16, 2016 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 Thirtieth Annual Meeting: Shawn Pellerin, Wendy Hancock and Amanda Copenhaver.

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!

Please provide us with your email address for added convenience.



HAPPY NEW YEAR



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, 2015, the audit committee will be distributing or mailing statements of account on or about January 12, 2016. 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:

William 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, January 1st & Friday, March 25th
in observance of New Year's Day &
Good Friday

Current Rates:

Annual Percentage Yield (APY) for Regular Share Accounts is accurate as of 12-31-2015.

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, 2015)

Assets \$9,763,484

Shares \$8,299,107

Loans \$6,200,125

Members 2451

Board of Directors

Rick Blundell, Jr., Chairman
Richard Grimmer, Vice Chairman
Trey Hardy, Treasurer
Sandy Wellbrock, Secretary
William Boer
Howard Tomlinson
Lisa Eben
Traci Bagley
Jeff Smestuen

Staff

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



www.germaniacreditunion.com

