

FOR YOUR

# INTEREST

The Newsletter for Greater Nevada Credit Union Members | December 2010



## Need a New Car, Truck, or RV? Contact us for a loan that fits!

Whether it's time for a vehicle that's bigger, smaller, or just plain newer, Greater Nevada Credit Union makes the buying process easier. Our expert lending staff can help you:

- **Quickly apply for a new or used vehicle loan.** Applications are available online, by phone, or at any Greater Nevada branch, and our lending professionals are always available to answer any questions.
- **Get a loan that's right for your budget.** Our low rates and flexible terms mean sensible financing and comfortable payments.
- **Get special pricing and VIP service.** Take advantage of our members-only Preferred Dealer Network for exclusive pricing and service at dealerships throughout northern Nevada.
- **Conveniently shop online.** Visit [gncu.org](http://gncu.org) to check dealer inventories for new and used cars, trucks and recreational vehicles from the comfort of your computer.



Ready for a vehicle loan that fits you perfectly? Call Greater Nevada toll free at (855) LIV-GR8R or visit [ItsTimeToLiveGreater.com](http://ItsTimeToLiveGreater.com) and apply today.

\*APR = Annual Percentage Rate for 36-Month New Vehicle Loans. All loans subject to approval by Greater Nevada. Other terms and conditions may apply.



## Greater Nevada Credit Union Voted #1 Again

Thank you to everyone who voted for Greater Nevada Credit Union in the Nevada Appeal's 2010 annual Readers Choice Awards. We're honored to be named the number one financial institution for the 4th consecutive year!

### Your Member Advantage: Greater Nevada's Preferred Dealer Network

Get special pricing and VIP service at any of Greater Nevada's Preferred Dealers, listed below.

#### Carson City

Capital Ford-Mazda-Hyundai  
Carson Dodge-Chrysler-Jeep  
Michael Hohl Honda-Subaru

#### Reno

Champion Chevrolet  
Enterprise Car Sales  
Reno Scion  
Reno Toyota

Simply visit the dealers or [gncu.org/preferred-dealers-program.html](http://gncu.org/preferred-dealers-program.html) to peruse their new and used vehicle inventory. Once you find the car, truck, or RV you want, let your dealer representative know you're a Greater Nevada member to get your exclusive discount.

You can also apply for your Greater Nevada loan right at the dealer, or contact us at (855) LIV-GR8R or visit [ItsTimeToLiveGreater.com](http://ItsTimeToLiveGreater.com) to apply today.





## Exceptional Member Service a Focus at Your Credit Union

Serving you, our valued member, and the community we live in is an ongoing commitment at Greater Nevada. Besides weekly branch and departmental staff meetings, monthly meetings are conducted by senior and executive managers with all staff to share business plan updates, discuss ideas for continuously providing excellent member service, and ensure ongoing employee collaboration at all levels.

In addition, all of Greater Nevada's employees gather in October each year for the credit union's annual training and appreciation event to discuss goals and how to achieve them, and to celebrate accomplishments by individual employees, managers, branches, and departments.

## At Your Service

### Apply For A Loan

ItsTimeToLiveGreater.com (855) LIV-GR8R

**eBranch** - [gncu.org](http://gncu.org)

### Member Resource Center

(775) 882-2060 or (800) 421-6674

### Phone Activated Teller (P.A.T.)

(775) 885-0924, or outside of local calling area:

(800) 421-6674; press \*, press 1

### Branches will be closed on:

Saturday, Dec. 25, 2010 – *Christmas Day*  
 Monday, Dec. 27, 2010 – *Christmas Day Observed*  
 Saturday, Jan. 1, 2011 – *New Year's Day*  
 Monday, Jan. 3, 2011 – *New Year's Day Observed*  
 Monday, Jan. 17, 2011 – *Martin Luther King Jr. Day*

Member Resource Center available 24 hours a day, seven days a week.

## Working Together to Protect You from Fraud

As technology advances so does the potential for fraud, and Greater Nevada takes every precaution to keep your accounts safe and secure. In addition to utilizing our advanced security processes, there are steps you can take to continuously protect your personal information:

1. Please keep us informed of the best phone number to contact you and your current address at all times, to ensure we can reach you whenever potential fraud is detected.
2. Regularly monitor your account for any suspicious activity, and contact us immediately if you notice that something is not correct.
3. Notify us if you are traveling so you can avoid a temporary security block on your debit card, which can happen if our monitoring services detect unusual activity on your card.
4. Make sure you are receiving all of your regular mail, including bills, statements, and packages, at your mailing address. If any of these items are not being delivered regularly, this could be a sign that someone is intercepting your mail.
5. Visit [gncu.org/services/financial-education](http://gncu.org/services/financial-education) to learn more about identity theft protection, including current updates and alerts.

To speak with a Greater Nevada representative about fraud protection or to provide us with contact information or traveling updates, please call (775) 882-2060 or (800) 421-6674.

### Financial Statistics

	As of October 2010	As of October 2009
Members	<b>49,363</b>	<b>52,035</b>
Assets	<b>\$474,611,744</b>	<b>\$506,024,475</b>
Share Deposits	<b>\$445,660,873</b>	<b>\$471,920,940</b>
Loans	<b>\$313,673,293</b>	<b>\$380,014,155</b>

GNCU is currently under a regulatory order that sets forth the remedy of certain deficiencies within the credit union. The Board of Directors and management feel these are readily being addressed.

## Pay for college the smart way!

Apply for your Sallie Mae student loans at Greater Nevada! Call (800) 421-6674 to learn about the Smart Option Student Loan® or visit [gncu.org/loans/loans/sallie-mae.html](http://gncu.org/loans/loans/sallie-mae.html)



# Announcing Your 2011 Board of Directors Candidates



Greater Nevada Credit Union's Board of Directors is comprised of seven Greater Nevada members who volunteer their time and experience to oversee the management of your credit union. Directors are elected to serve three-year terms, which expire on a rotating basis. This year, two Director positions are up for election and Greater Nevada is pleased to announce the two candidates who are seeking to fill those seats:



**Rob Joiner** (incumbent)

**Membership:** 26 years

**Resident:** Carson City

**Occupation:** Self Employed

**Education:** Associate of Arts Degree, Management, American River College; Bachelor of Arts, Urban Geography, University of California, Davis; Masters in Land Use Planning Administration with Minor in Public Administration, ABT, University of Nevada, Reno

**Statement:** It has been a pleasure to serve the members of GNCU over the past several years and currently as Chairman of the Board. As with most financial institutions, we have recently experienced unprecedented challenges to maintaining our fiscal health and high standards of service to members. However, due to the strength of our management and staff and with the guidance of dedicated and resolute board, we have met these

challenges and have increased the quality of product offerings and continued to meet the needs of our members. I respectfully request your vote to continue representing the owner-members of GNCU.



**Alex Talmant** (incumbent)

**Membership:** 20 years

**Resident:** Carson City

**Occupation:** Deputy Comptroller – Nevada Army National Guard

**Education:** MBA Golden Gate University, BS University of Idaho

**Statement:** I am seeking re-election to the Board of Directors because I believe my over 13 years as a Board member is of value to Greater Nevada Credit Union as we move forward. The experience I've gained will enable me to help GNCU maintain its position as the financial institution of choice in the markets we serve. Our credit union will continue to be challenged to provide quality financial services to its members to help them reach their goals and I believe I can help in that process. It's been my pleasure to serve our members and I hope to continue.

Since the deadline for submitting an application for candidacy has now passed, GNCU members who desire to be candidates must now utilize the petition process to be considered for the ballot. That process requires submitting the following information to the Nomination Committee for its consideration by no later than **January 20, 2011**:

- A valid petition containing the signatures of at least 494 GNCU members who are eligible to vote in the upcoming Board election;\*
- A statement of qualifications, biographical data and other required information.

***If you are interested in pursuing the petition process, please call (775) 886-1304 for details regarding these documents and additional important information.***

An election will only become necessary should the petition process result in additional candidates. In that case, ballots will be included in the next issue of the **For Your Interest** member newsletter, which will be mailed at the end of January 2011.

On March 8, 2011 at 7:00 p.m., Greater Nevada will hold its Annual Meeting at the Eagle Station branch in Carson City, where the results of the Board of Directors election will be announced. All members are welcome to attend and meet the volunteer Board of Directors, as well as members of the credit union's management team and staff. We hope you'll join us at the 2011 Annual Meeting!

\*To protect the privacy of its members, Greater Nevada Credit Union asserts its independent right to treat its membership list as confidential. Such list contains proprietary information that may not be disclosed to anyone, including members.



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## What you'll find online at Greater Nevada Mortgage Services

Visit [ItsTimeToLiveGreater.com](http://ItsTimeToLiveGreater.com) for a multitude of home loan research tools, such as:

- Information about different loan products
- Current mortgage rates and terms
- Online loan applications
- Special programs to assist buyers
- Access to our mortgage experts
- Loan calculators

## The Right Time to Buy a Home

**Low rates, affordable prices, and lots of inventory mean plenty of opportunity**

Deciding to buy a home is a big decision. Where to live, how much to pay, what you can afford...these are all important factors. Fortunately, there are several reasons why now is a great time to apply for a home loan from Greater Nevada Mortgage Services.

### Home prices are low and stabilizing

We all saw housing prices sky rocket and then come down during the recent recession. Home values are finally stabilizing, and though no one knows for sure what will happen over the next year, these could be some of the lowest home prices we'll see as our economy recovers.

### Loan rates remain at historical lows

On top of reduced housing prices, loan rates remain extremely low. The combination of low prices and low rates makes home ownership more affordable than it's been in many years.

### A large inventory of homes provides lots of choices

There's still a good supply of houses on the market, so finding something that meets your needs has gotten much easier. Also, many sellers are eager, giving you even greater negotiating power when buying that perfect home.

### It's easy to find out how much you can afford

Of course, knowing how much you can comfortably pay is critical when buying a home. Mortgage Services can help with our simple prequalification process. For serious buyers, a pre-approval letter from Greater Nevada Mortgage Services gives you ultimate purchasing power. You'll not only know how much house you can buy, you'll be ready to make a solid offer.

To get pre-qualified for your home loan, visit [ItsTimeToLiveGreater.com](http://ItsTimeToLiveGreater.com). Or call (775) 888-6999 to speak with one of our experienced mortgage consultants.