

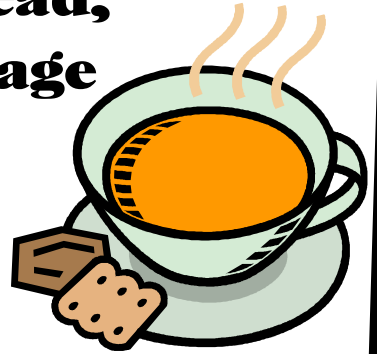
The **GEM** Journal

Federal Credit Union

International Credit Union Day

**LOCAL.
TRUSTED.
SERVING
YOU.**

Join us for a **FREE**
bowl of soup, bread,
bars and a beverage



Where: GEM Credit Union
When: Friday, October 22nd
Time: 11:30 am - 1:00 pm



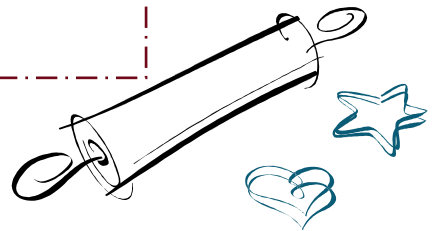
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It's never too early to start saving for Christmas



*Open a Christmas Club Account
and
receive a free gift*

*** If you already have a Christmas Club
Account, simply make a
deposit to receive your free gift.*



Remember to look for your account number in
this newsletter. If you find it call our office at
852-3866 and we'll credit your account \$5.00.
Happy Hunting!

*Promotion valid
October 1, 2010 though
December 24, 2010*

Limit one per member

**You might live in North Dakota if...You design your
kid's Halloween costume to fit over a snowsuit.**

MEMBER EDUCATION

Benefits of E-Statements

E-Statements are a **100% free**, convenient, and secure service that provides online access to your GEM Federal Credit Union account statements. Your E-Statements include all the same information as a paper statement, with the benefit of receiving it on your computer.

The benefits of E-Statements are many:

- * Receive statements faster and safer than through regular mail
- * Save time and reduce paper clutter
- * Access a 12 month history of your statements, beginning from the first month you sign up
- * View your statements in easy-to-read PDF format
- * Reduce the amount of private information in your mailbox, which is susceptible to mischief
- * Print your statement if you ever need a paper copy. Your E-Statement can also be saved to a CD or your computer's hard drive for future reference
- * Help save some trees, while reducing GEM Federal Credit Union's operational expenses

Sign up today and receive a **FREE re-usable grocery bag**.
Stop into the credit union for all the details.

Again this year, we are offering our
Skip-A-Pay
program that allows you to defer your
December payment(s).

Stop by or call for details before your
December payment is due
& start shopping!

Upcoming Holiday Closures & Hours

October 11th - **Columbus Day** - Closed
November 11th - **Veteran's Day** - Closed
November 25th - **Thanksgiving** - Closed
December 24th - **Christmas Eve**
Drive-up only 8:00 am - 12:00pm
December 25th - **Christmas Day** - Closed
December 31st - **New Years Eve**
Lobby 9:00 am - 1:00 pm
Drive-up 8:00 am - 1:00 pm
January 1st - **New Years Day** - Closed



Thank you for attending the
Credit Unions United Chapter
Annual Pool Party



Congratulations to all of our Summer Winners:
ND State Fair Tickets - Colton Anderson, Deb Mellum,
Steve Kukowski, Jacey Ebach, Trisha Jessen,
Matt Solberg, Brandon Bradford, and Steve Hall
Hostfest Tickets - David Bertsch and Tam Black

We would like to take this opportunity to thank you for
being a part of our credit union family this past year.
All of us wish all of you a very Happy Holiday
Season and a very Happy and Blessed New Year.

From the GEM Federal Credit Union Board of
Directors, Supervisory Committee, & Staff

GEM Federal Credit Union

PO Box 1606
405 East Central Ave
Minot ND 58702-1606
Phone: (701) 852-3866
Fax: (701) 852-4311

E-mail: gemcu@srt.com
Website: www.gemcu.org

Lobby Hours:

Monday-Friday: 9am - 4:30pm

Drive-Up Hours:

Monday-Friday: 8am - 5:30pm
Saturday: 9am - Noon



STAFF:

Cassia Dahl ~ President
Stacey Wald ~ Vice President/
Loan Officer
Pamela Klein ~ Accounting
Clerk/MSR
Kim Colberson ~ Administrative
Assistant/Loan Officer
Nicole Kaylor ~ MSR

CONSUMER NOTICE:

We may report information
about your account to credit
bureaus. Late payments, missed
payments, or other defaults on
your account may be reflected in
your credit report.

Isn't it great when you find a \$20 bill in your coat from last winter!