

The **GEM** Journal

Federal Credit Union

Message from the Manager...

By now, most of you have found us at our new building at 2401 North Broadway. We did purchase this new building in July, moved in September 6th and had our ribbon cutting/grand opening on Sept 16th. We are settled in and enjoying showing off our new space to all of our members.

As of August, we have sold our building on Central Avenue to a renovation company based out of St Cloud, MN that has moved to Minot. We are leaving behind a lot of memories and a very dirty building!

All things considered, we moved along extremely well as it has only been a little over 3 months since we evacuated and we are already settled in our new home.

We owe a big debt of gratitude to all of our credit union friends for their help and support. To Susan and her staff at Ascentia Federal Credit Union, thank you for giving us temporary quarters. A huge debt of gratitude to Steve, the Board and staff at Prairie Federal Credit Union for their very gracious sharing of space, for 2 months, that allowed us to continue serving our members. They showed the true credit union spirit of "people helping people" and wanted nothing in return.

Finally... a huge Thank You to you our members, for having patience with us through this time. You have laughed with us, cried with us, and been there to support us through this whole journey. Please join us at our annual meeting in February 2012, as we look back at where we came from and look forward to where we are going. We are anticipating a bright future.

Our thoughts and prayers go out to our whole community as we continue to heal, rebuild and go forward.

A personal Thank You to our Board of Directors, staff, families and friends for their tremendous support and hard work making this all happen.....It has been a journey we will never forget!!

God Bless...Cassia Dahl, President



International Credit Union Day
Free Lunch - Tacos-In-A-Bag
Friday, October 21st
11:30 am - 1:00 pm

We never really grow up, we only learn how to act in public.

Notice Change of Terms Funds Availability

In some cases, we will not make all of the funds that you deposit by check available to you on the first business day after the day of your deposit. Depending on the type of check that you deposit, funds may not be available until the 2nd business day after the day of your deposit. The first \$200 of your deposits, however, may be available on the first business day.



It's not too late to start saving for Christmas. Open a Christmas Club Account today and get a **Free Gift!**

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

*** Limit 1 per member*

*** Promotion valid October 3, 2011 through December 25, 2011*

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!

We will be 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 10th - **Columbus Day** - Closed

November 11th - **Veteran's Day** - Closed

November 24th - **Thanksgiving** - Closed

December 24th - **Christmas Eve** - Closed

December 25th - **Christmas Day** - Closed

December 26th - **Christmas Day Observed** - Closed

December 31st - **New Years Eve**

Drive-up 9:00 am - 12:00 pm Only

January 1st - **New Years Day** - Closed

January 2nd - **New Years Day Observed** - Closed

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

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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 Colbenson ~ Administrative
Assistant/Loan Officer
Nicole Kaylor ~ MSR
RyLeigh Engg ~ 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.

I thought I wanted a career. Turns out I just wanted paychecks.