

# The **GEM** Journal

Federal Credit Union

*Sweet on the Credit Union!*  
*Share your love at our*  
*71st Annual Meeting*

*Grand International*  
*Friday, February 11th*

*Social 6:00 pm*  
*Business Meeting 6:30 pm*  
*Dinner & Entertainment*

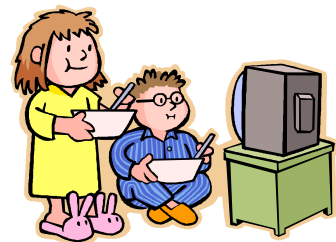


Purchase your tickets at the Credit Union.  
Get your tickets before February 1st and pay only \$5.00 each  
February 1st ticket price goes up to \$8.00 each

Have a Blessed  
Holiday Season and a  
Prosperous New Year!  
From the Board and Staff



Stay Tuned...  
A Fresh, New Website is  
on the way.



To shorten Winter, borrow some money due in the Spring

**Logging into your GEM Online Account**

If you are logging into your account for the first time, the following instructions will guide you to your account summary page.

- ◆ Go to [www.gemcu.org](http://www.gemcu.org)
- ◆ Click on "GEM Online – Login"
- ◆ Enter your 5 digit account number in the "Account ID" box
- ◆ Click on "Password Page"
- ◆ Enter the last 4 digits of your Social Security Number plus the first 3 letters of your last name in all Caps
- ◆ Click "Continue"
- ◆ Follow each step through the enrollment process

When you login, you will be asked to enter your old password and create a new one. The old password will be the last 4 digits of your Social Security Number plus the first 3 letters of your last name in all Caps (as you entered previously).

If you have already setup your online account and have simply forgotten your password, you are allowed 3 attempts before it blocks you out. If you get the "Your account has been blocked" message simply contact the credit union to have your password reset.

**HIGH SCHOOL SENIORS!**

In the coming weeks, you should receive an envelope containing 2 different scholarship applications that the Credit Union is offering. If you are interested, please follow the instructions for each and send them in before the specified due dates.

There will be 10 - \$500 Scholarships from Credit Union Association of the Dakotas and 5 - \$300 Scholarships from Credit Unions United Chapter given away.

**Please Remember...**  
When bringing in coin to be counted, please make sure it is free of debris and dirt for faster service to you!

51880

**FYI!** You can now access your Visa Statements online. Simply sign up for e-statements at the Credit Union.

Ask us today for all the details!

**Upcoming Closed Holidays**

Monday, January 17  
Martin Luther King Day

Monday, February 21  
President's Day

**GEM Federal Credit Union**

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

E-mail: [gemcu@srt.com](mailto:gemcu@srt.com)  
Website: [www.gemcu.org](http://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 ~ Admin Asst/  
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.

**A FRIEND IS ONE WHO COMES TO YOU WHEN ALL OTHERS LEAVE.**