

## GREAT LAKES TIMES

DECEMBER 2024 | VOLUME 12



### Get Rewarded for Shopping with Your GLCU Debit Card

Planning on getting your holiday shopping done soon? Get rewarded for your purchases this year with GLCU's debit rewards. Now through December 31, when you use your GLCU Debit Card for 40 or more purchases in a single month, you'll receive an additional 50% in bonus points!\*\*

\*\* Click the Read More button for details

[Read More](#)



### Flex Line of Credit

GLCU is excited to share its newest lending product – the Flex Line of Credit! This product is designed to help members meet their financial goals with flexibility and convenience. Our Flex Line of Credit offers loan amounts ranging from \$1,000 to \$10,000, and a competitive variable APR\* that's lower than most credit card rates.

\*APR = Annual Percentage Rate

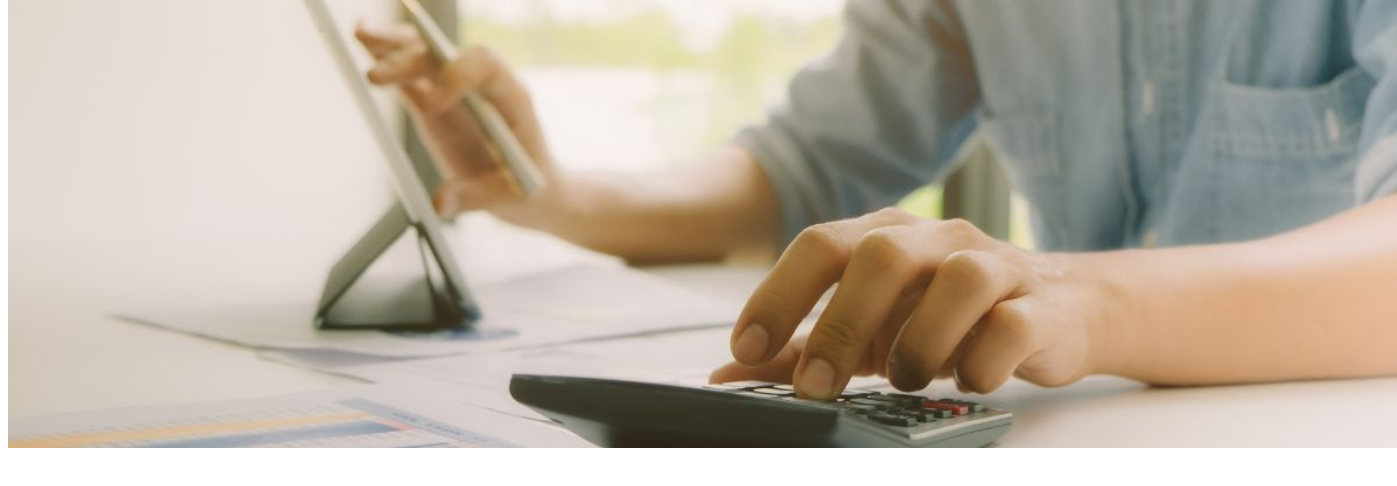
[Learn More](#)



### GLCU Is Growing!

GLCU is proud to announce that it has entered into a partnership to merge with Chicago Municipal Employees Credit Union (CMECU), the oldest active credit union in Illinois! The credit unions are targeting a close of December 31 as a legal effective date for the merger, subject to member approval. Read more about the CMECU merger [here](#).

Additionally, GLCU has purchased a branch from Vibrant Credit Union (VCU) in Danville, Illinois, marking GLCU's expansion into Central Illinois and Western Indiana. GLCU is acquiring nearly 12,000 accounts, \$66 million in deposits, and \$22 million in loans from VCU. Read more about the partnership [here](#).

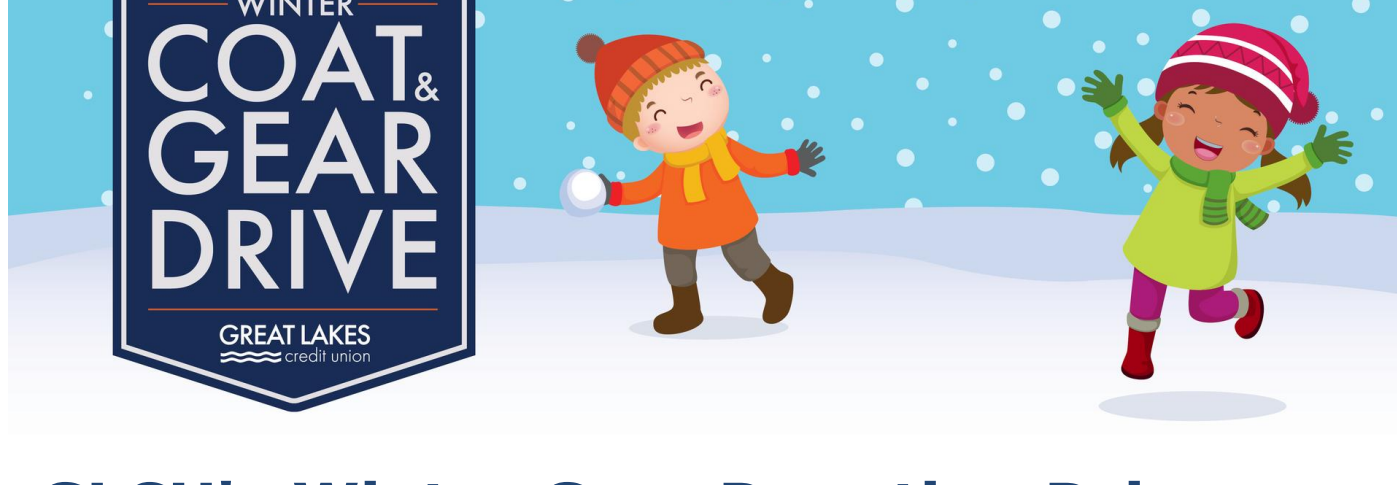


### Holiday Savings on Lifestyle Loans

This holiday season, GLCU is here to help make your expenses a little lighter. Through December 31, 2024, members can enjoy a 2.00% APR\* discount off their qualifying rate on eligible Lifestyle Loans!

\*APR = Annual Percentage Rate. Certain exclusions may apply.

[Apply](#)



### GLCU's Winter Gear Donation Drive Surpasses Last Year

Our recent coat drive was a tremendous success, thanks to the generosity of our members, employees, and communities. Through donations of coats and winter gear, we exceeded the amount collected last year. This November, we collected 837 items for our nonprofit partner, Cradles to Crayons, which provides warm clothing to local families in need. Your kindness will ensure these neighbors receive the comfort and care they require this winter.

If you or someone you know need a coat, please visit [Cradles to Crayons](#) for a list of distribution partners.

## GIVING TUESDAY

### We Appreciate Your Generosity

Thank you to all who helped GLCU support financial empowerment this week on Giving Tuesday, a day dedicated to giving back. Funds raised will help the [GLCU Foundation for Financial Empowerment](#) continue providing valuable financial resources, education, and tools to local community members most in needs – especially those facing housing insecurity.

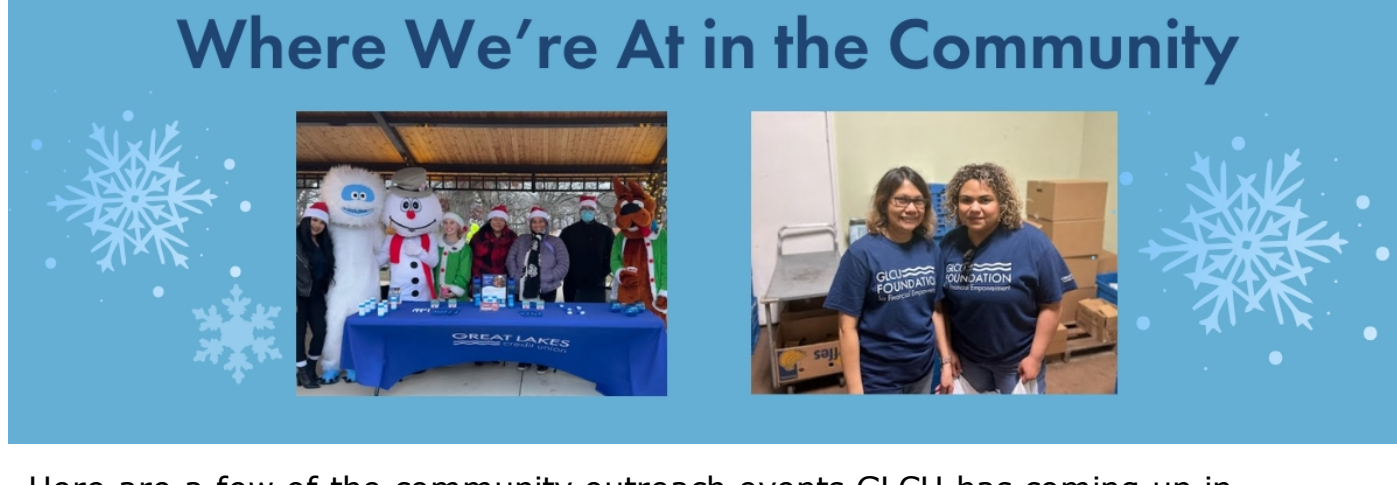
Donations are accepted all year long. Please make a difference by [donating today](#). Every dollar counts.



### December Member Appreciation Day

We appreciate our members! Thank you for your loyal membership. Please stop in any of our [branches](#) on Friday, December 20 to pick up a festive snowman stress ball.

From all of us here at GLCU, we wish you and your loved ones a very happy holiday season!



Here are a few of the community outreach events GLCU has coming up in December:

**December 14** – Holiday in the Hart – Round Lake Park District

**December 21** – COOL Ministries



### GLCU Holiday Closures

In observance of the winter holidays, our branches will close at 1:00 pm on December 24 and December 31 in observance of Christmas Eve and New Year's Eve.

We will also be closed on December 25 in observance of Christmas Day/the first day of Hanukkah and on January 1, New Year's Day. If you need to conduct any transactions, please log into [digital banking](#).

Have a safe and happy holiday season!



### First-Time Home Buyer Seminar

If you're in the market to purchase a new home, register for our free first-time home buyer seminar. You'll discover how to qualify for various mortgage loan programs, down payment assistance, and more. Plus, you'll connect with lenders, real estate agents, inspectors, and insurance agents.

**Saturday, December 7**

**9am – 3pm**

**Institute of Cultural Affairs**

**4750 N. Sheridan Road, MLK Room, Chicago, IL 60640**

[Register](#)

Qualification required for membership, loans, financing, and select products & services. GLCU is federally insured by NCUA.

NMLS #: 2552420.

(800) 982-7850 [www.glcu.org](http://www.glcu.org)

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