

Corporate Office

508 W State Street
Fremont, MI 49412

LOBBY HOURS:

Monday - Friday 8:30am - 5:00pm

DRIVE-UP HOURS:

Monday - Thursday 8:00am - 5:15pm
Friday 7:00am - 5:30pm

Fremont Main Street Branch

1004 W Main Street
Fremont, MI 49412

LOBBY HOURS:

Monday - Friday 8:30am - 5:00pm

DRIVE-UP HOURS:

Monday - Thursday 8:00am - 5:15pm
Friday 7:00am - 6:00pm
Saturday 9:00am - 12 noon

Newaygo Plumb's Branch

192 W River Valley Drive
Newaygo, MI 49337

LOBBY HOURS:

Monday - Thursday 9:00am - 5:15pm
Friday 9:00am - 6:00pm
Saturday 9:00am - 12:00 noon

Fort Smith Branch

4301 Harriet Lane
Fort Smith, AR 72904

LOBBY HOURS:

Monday 8:00am - 4:00pm
Wednesday 8:00am - 4:00pm
Friday 7:00am - 4:00pm

OFFICE HOURS:

Tuesday 8:00am - 4:00pm
Thursday 8:00am - 4:00pm

Contact Us...

Mailing Address:
PO Box 116
Fremont, MI 49412

Local: (231) 924-4880

Toll Free: (800) 338-3746

gfcu@gerberfcu.com

www.gerberfcu.com

www.facebook.com/gerberfcu

Touch-Tone Teller:

(231) 924-4880 Option 1
(800) 338-3746 Option 1

NCUA



EQUAL HOUSING LENDER
NMLS# 644136

Federally insured by NCUA

Who we are	
Who is providing this notice?	Gerber Federal Credit Union
What we do	
How does Gerber Federal Credit Union protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does Gerber Federal Credit Union collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> • Open an account or deposit money • Pay your bills or apply for a loan • Use your credit or debit card We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only <ul style="list-style-type: none"> • Sharing for affiliates' everyday business purposes—information about your creditworthiness • Affiliates from using your information to market to you • Sharing for nonaffiliates to market to you State laws and individual companies may give you additional rights to limit sharing.
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on the account.
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • Gerber Federal Credit Union has no affiliates.
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • Nonaffiliates we share with can include credit bureaus, mortgage companies, insurance companies, financial institutions, third party service providers, attorneys, appraisers, title companies, etc.
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> • Our joint marketing partners include credit card companies and indirect dealers.

Make Your Dream Home a Reality. Apply Online at www.gerberfcu.com/loans!

HOLIDAY CLOSINGS

Monday, May 27, 2013.....	Memorial Day
Wednesday, July 4, 2013.....	Independence Day
Monday, September 2, 2013.....	Labor Day
Monday, October 14, 2013.....	Columbus Day
Monday, November 11, 2013.....	Veteran's Day
Thursday, November 28, 2013.....	Thanksgiving Day
Friday, November 29, 2013.....	Day After Thanksgiving (close at noon)
Tuesday, December 24, 2013.....	Christmas Eve (close at noon)
Wednesday, December 25, 2013.....	Christmas Day
Tuesday, December 31, 2013.....	New Year's Eve (close at noon)

Find Us Online!



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Shop Smart

Shopping for life's everyday needs is easy and convenient when you use your Gerber FCU MasterCard® Platinum Preferred Credit Card.

Enjoy unsurpassed acceptance at millions of places worldwide — without the hassles of carrying cash.

Plus it's safe to use your card because you have zero liability for any unauthorized purchases.*

*Certain terms and conditions apply. See www.mastercard.com/zeroliability for more details. ©2010 MasterCard International Incorporated



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FOR YOUR AUTO LOAN OR REFINANCE!

Up to \$100! Ask today for details!

Rates as low as **2.99% APR***

*Annual Percentage Rate after Loyal Member Discounts. Visit www.gerberfcu.com for details.

Letter from the President/CEO, John Buckley

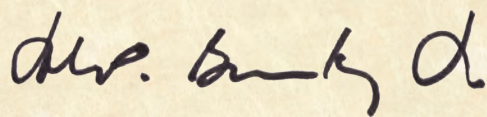
Although we began 2012 with some losses due to foreclosures, we recovered by year-end to post a positive bottom line. We saw a loan gain as more members are taking advantage of our great rates, excellent service and outstanding products. We continue to receive positive feedback from our Big Bucks promotion, which we are renewing for 2013. More and more members are also using their Gerber FCU credit card to pay off high rate balances resulting in quicker retirement of this debt and a better financial future. We also introduced the ID Protect service at a very low cost compared to banks in the area and national marketing agencies. With the prevalence of fraud and scams the timing was right to offer this service.

Real estate markets are stabilizing in Michigan while Arkansas and Oklahoma did not suffer the downgrades that were felt in Newaygo County. This rebound has resulted in a very active refinance market. Please consider us for your refinancing needs as the available mortgage rates are at all-time lows. Now is a great time to close on that refinance and put your family on the path to financial self-sufficiency.

Putting our credit cards on our core data processing system was the first step in improving our member service. Now you can access all of your credit card activity in Web Teller and see your payments immediately applied. This will make a transition to mobile banking all the better as that is a high priority for us in 2013.

We are also looking at establishing an award for the member who advocates on behalf of our credit union. You speaking out for your credit union (and its ability to offer the services you need) has more impact than those who work in the industry doing the talking. If anyone is interested in this type of advocacy, please let us know at marketing@gerberfcu.com.

Thank you again for being members of Gerber FCU. The Board, Management, Staff and all associated with the credit union know that without you, Gerber FCU would not exist. We remain committed to helping you improve your financial well-being every day.



We'd love to hear from you!

Visit www.newsletter.YouAreGerberFCU.com and tell us how we can better serve you.

You'll be entered into a quarterly drawing to win a \$100 Visa Gift Card just for completing the short online survey!

www.newsletter.YouAreGerberFCU.com



Annual Meeting

Please join us for our 63rd Annual Meeting on Saturday, April 13, 2013 at

The Black Box of the Dogwood Center for Performing Arts
(4734 S Campus Court, Fremont, MI).

Meeting begins at 10:00am with a delicious lunch to follow.



own your money.

when you save with Invest in America.



Invest in America
Credit Union Member Rewards



GMC



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1200+ online retailer discounts

Sprint

FACTS

WHAT DOES GERBER FEDERAL CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?

Rev. 1/2012

Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> • Social Security number and Income • Payment History and Transaction or Loss History • Credit History and Credit Score
How?	All financial companies need to share members' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their members' personal information; the reasons Gerber Federal Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Gerber Federal Credit Union Share?	Can you limit this sharing?
For our everyday business purposes — such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes — to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes — information about your transactions and experiences	No	We Don't Share
For our affiliates' everyday business purposes — information about your creditworthiness	No	We Don't Share
For our affiliates to market to you	No	We Don't Share
For nonaffiliates to market to you	Yes	Yes

To limit our sharing	<ul style="list-style-type: none"> • Mail the form below <p>Please note: If you are a new customer, we can begin sharing your information 30 days from the date we sent this notice. When you are no longer our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.</p>
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Questions?	Call (231) 924-4880
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Mail-in Form

Mark any/all you want to limit: Do not share my personal information with nonaffiliates to market their products and services to me.

Name	
Address	
City, State and Zip	
Account #	
Mail To:	Gerber Federal Credit Union PO Box 116 Fremont, MI 49412

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