



For Richer or for... *Say What Now?*



There's a smile on your face. It's an indescribable feeling. Suddenly the world seems like such a perfect place and your relationship has gone to a whole new level. Love is a many splendored thing... that is until you discover your partner has \$30,000 in student loans, a \$20,000 auto loan and \$16,000 in credit card debt.

The heart wants what the heart wants, but would serious debt derail your relationship?

Whether you are in a budding romance or preparing for a spring wedding, debt can make for an unhappy union. Money is the number one cause of marital arguments, and four in ten people admit they withhold information from their partners about their spending.

Is there a price too high for love? Research suggest that love prevails, with only 15% stating that bad credit would scare them off. There is, however, a difference between a trek and a trudge down the aisle. The more serious the financial baggage, the greater the flight risk.

Women are nearly twice as likely as men to back out of a relationship due to major financial problems.

Finances are one of those must have conversations every couple should have, along with careers, cohabitation, children, spirituality and commitment. Share your financial pasts, including debt, savings and investments and develop a budget plan.

UPCOMING EVENTS & HOLIDAY CLOSINGS

Thursday, April 13
Easter Bunny Visit

Friday, April 28
Annual Meeting

Tuesday, May 2
Taco Tuesday -
Moses Lake 1 Year Anniversary

Thursday, May 4
Fireman
Appreciation Day

Friday, May 5
Cinco De Mayo
Celebration

Friday, May 12
Mother's Day Basket
Drawing

Friday, May 26
Memorial Day Cookies

Monday, May 29
Closed for
Memorial Day

Friday, June 9
PUD Employees
Appreciation Day

Friday, June 16
Father's Day Basket
Giveaway

Friday, June 23
Ephrata Member
Appreciation BBQ

Monday, July 3
BBQ Basket Giveaway
and Cookies

Tuesday, July 4
Closed for
Independence Day

Friday, July 14
City Employees
Appreciation Day

Note the minimum payment and interest rate on all debt. If you are paying more than 10% interest on your debt, seek out lower rate credit cards or personal loans. If you are only able to make minimum payments on your debt, consolidating everything at a single, low rate could help you take control of your finances.

Create a list of balances

Outline SMART financial goals

Ever felt bamboozled by unrealistic expectations and inexplicable instructions from your boss? Like professional goals, personal goals should be specific, measurable, attainable, realistic and timely (SMART). Don't keep quiet simply to please your spouse. Think through each goal, share your concerns and develop a workable plan.

A spending record is necessary in creating a budget plan. Log every transaction for two to six weeks. This will help you identify impulsive buys and wasteful spending that's causing your debt. You can reallocate these expenses for savings or paying down hefty balances.

Chart spending habits

Make finances a routine discussion

Nearly 70% of adults have negative attitudes toward discussing money. Therefore, they avoid it until their finances spiral out of control. Learn to have constructive financial discussions at least once a month. A scheduled routine makes problem-solving easier and helps build trust in one another.

As the old saying goes, opposites attract. Quite often, one person is a spender and the other is a saver. However, the key to a loving financial partnership has less to do with personality and more to do with being responsible. After all, a tightfisted saver can cause a rocky relationship. Maintain an open dialogue with your partner so the two of you can both become wise spenders and savers together.



GRANCO

Heading Forward

2017 Annual Meeting



April 28 at 6:30 pm
(doors open at 6)

Bethlehem Chapel
612 3rd Ave SE
Ephrata, WA 98823



Join us!

There will be door prizes
and catered food.



Keeping You and Our Community Rolling with GRANCO Tire Loans



GRANCO Rates

AS
LOW
AS

6.99%
APR*

Average Dealership
Credit Card Rate

18%[†]

For every new tire loan,
GRANCO staff will volunteer
10 hours of service to a charity
in the community.

Apply today by visiting www.GRANCO.org or stopping by any branch!

*APR = Annual Percentage Rate. [†]Les Schwab Credit Card rate 18% as of February 15, 2017. Offer good March 1, 2017 through April 30, 2017 only. GRANCO FCU reserves the right to change or terminate this promotional offer at any time. Loan approval is not guaranteed. See credit union for details.



Ephrata Branch

217 Alder St SW, Ephrata, WA 98823
Phone: 509.754.5233 | Fax: 509.754.5504

Moses Lake Branch

401 E 5th Ave, Moses Lake, WA 98837
Phone: 509.754.5233 | Fax: 509.765.9594

www.GRANCO.org

Loan Rates

New & Used Vehicles	100% Financing (including Tax & Licensing)
	3.99% – 16.49%
	100% Financing (No Tax or Licensing)
	3.49% – 13.49%
	85% Financing (No Tax or Licensing)
	2.49% – 12.49%

Boats & RVs	100% Financing (including Tax & Licensing)
	4.79% – 17.99%
	100% Financing (No Tax or Licensing)
	4.29% – 15.99%
	85% Financing (No Tax or Licensing)
	3.29% – 14.99%

Mortgages We do not sell our Mortgages!	First Mortgage
	10 – 30 years Please call for rate
	Second Mortgage
	8.00% – 11.49%
	Mobile Home
	9.00% – 18.00%

Personal	Signature/Unsecured
	6.99% – 17.99%
	Line of Credit
	12.00% – 18.00%
	Debt Consolidation
	6.99% – 17.49%

Share/ CD Secured	2.00% (over share/cd)
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Share Rates

Regular Shares	0.150%
Share Drafts	0.100%
Christmas Club	0.399% up to \$5,000
	0.300% \$5,001 to \$10,000
	0.250% \$10,000 and over

Certificate Rates

(April 1, 2017)

12 month \$1,000 Minimum	24 Month \$2,500 Minimum	36 Month \$2,500 Minimum
0.499% 0.500% APY	0.698% 0.700% APY	0.896% 0.900% APY

Lobby Hours:

Monday – Thursday 10am – 5pm
Friday 10am – 5:30pm

Drive-Up Hours:

Monday – Friday
9:30am – 5:30pm



Federally insured by NCUA.