



## GETTING SCHOOLED ON

# BACK-TO-SCHOOL

Summer will end soon enough, and, as children begin to sulk, their parents secretly join in the dance of back-to-school jubilation. The dance, however, turns into more of a nervous trudge if they failed to plan for the second biggest shopping season for retailers.

Unlike the winter holidays, back-to-school and college spending can sneak up on a family. It can be jarring re-establishing morning routines, making lunches, getting kids to school, sticking to new bedtimes and helping kids with homework. However, the number one stressor for most families is the cost.

According to the National Retail Federation, back-to-school spending has spiked 55% over the past 10 years. Back-to-college spending has grown 18% since 2009. The average shopper spends \$674 on back-to-school supplies.



### Take a clothing inventory.

Scope out your children's closets (yes, even those big kids going to college). First, search for suitable hand-me-downs for your other children. Take the nicer clothes that no longer fit to a consignment store, or explore what you can sell online, particularly children's shoes. As for the rest, see if you can make a few bucks at a yard sale. If all else fails, you can at least make an impact on your community with a donation to your local thrift store.



### Make and share a detailed list.

When making your back-to-school list, go into detail about not only what you need but also what you have to offer. Share your list among friends, family and neighbors. Chances are, there is someone out there willing to swap items, particularly parents of college-bound students in need of secondhand apartment items.



### Know when to shop.

The harsh reality for many parents is that the all-important school supply list comes either before or after the back-to-school sales. What are you certain you need to buy? What items can wait? Look at the ads for each store and compare prices.



### Set a budget and stick to it.

It's easy to get caught up in the back-to-school excitement. You want your child to go to school or to college in style. Know and understand that you will be bombarded with messages of adorable bookbags, must-have clothing brands and extravagant dorm room accessories. With patience and planning, you can make it out of back-to-school season with money left in your pocket.



### If you need to finance, play it smart.

Let's face it, there are a lot of school essentials. You may be overwhelmed with the cost of musical instruments, uniforms, laptops, sports equipment, books, tuition, dorm room needs and more. Instead of reaching for your credit card, you might want to consider a personal loan. A low-cost loan for all your back-to-school needs offers affordable payments with a fixed term.

## UPCOMING EVENTS & HOLIDAY CLOSINGS

**Monday,  
July 3**

**BBQ Basket Giveaway  
and Cookies**

**Tuesday,  
July 4**

**Closed for  
Independence Day**

**Friday,  
July 14**

**City Employees  
Appreciation Day**

**Friday,  
September 1**

**Cookies for  
Labor Day**

**Monday,  
September 4**

**Closed for  
Labor Day**

**Friday,  
September 15**

**School Employees  
Appreciation Day**



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**Loan Rates**

	100% Financing <i>(including Tax &amp; Licensing)</i> 3.99% – 16.49%
<b>New &amp; Used Vehicles</b>	100% Financing <i>(No Tax or Licensing)</i> 3.49% – 13.49%
	85% Financing <i>(No Tax or Licensing)</i> 2.49% – 12.49%
	100% Financing <i>(including Tax &amp; Licensing)</i> 4.79% – 17.99%
<b>Boats &amp; RVs</b>	100% Financing <i>(No Tax or Licensing)</i> 4.29% – 15.99%
	85% Financing <i>(No Tax or Licensing)</i> 3.29% – 14.99%
	<b>First Mortgage</b> 10 – 30 years <i>Please call for rate</i>
<b>Mortgages</b> We do not sell our Mortgages!	<b>Second Mortgage</b> 8.00% – 11.49%
	<b>Mobile Home</b> 9.00% – 18.00%
	<b>Signature/Unsecured</b> 6.99% – 17.99%
<b>Personal</b>	<b>Line of Credit</b> 12.00% – 18.00%
	<b>Debt Consolidation</b> 6.99% – 17.49%
<b>Share/CD Secured</b>	2.00% <i>(over share/cd)</i>

**Share Rates**

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

**Certificate Rates**  
*(April 1, 2017)*

<b>12 month</b> \$1,000 Minimum 0.499% 0.500% APY	<b>24 Month</b> \$2,500 Minimum 0.697% 0.700% APY	<b>36 Month</b> \$2,500 Minimum 0.889% 0.900% APY
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[www.GRANCO.org](http://www.GRANCO.org)

**Lobby Hours:**  
Monday – Thursday 10am – 5pm  
Friday 10am – 5:30pm

**Drive-Up Hours:**  
Monday – Friday  
9:30am – 5:30pm

