



## FINANCIAL FITNESS HELPS MORE THAN JUST YOUR MONEY

When you hear the word "fitness," what comes to mind? Gym memberships? Weights and treadmills? Lean, muscular athletes? Credit unions? If that last option seems out of place, it's probably because your brain automatically equates fitness with optimum physical health. When you consider the global health and wellness industry generated more than \$3.4 trillion last year, it's easy to understand the tendency to think that way.

According to dictionary definitions, fitness refers to the ability to accomplish a specific task or purpose. With this perspective, it's clear that physical fitness and financial fitness have some commonalities after all. Both types of fitness provide a wide range of personal benefits, and accomplishing goals in either area requires consistent effort, experienced guidance, and efficient tools.

### Effective Tools

When you're working towards a physical goal, the right equipment can make all the difference. If you're trying to increase your flexibility, a basic yoga mat should be enough. If you're trying to improve your bench press, you'll need a barbell and bench. Depending on your financial situation, your needs might range from budgeting help and savings accounts to business solutions and investments options. Our credit union offers the perfect blend of products and services to help you accomplish your goals.

### Consistent Effort

Fad diets and miracle cures will never lead to lasting physical fitness. Taking definitive steps towards an established goal is the key. This principle applies to finances as well. From budgeting to saving to investing, following healthy financial habits on a consistent basis leads to long-term success.



### Experienced Guidance

Have you ever gone to a gym for the first time and wondered how to set your goals or structure a quality workout plan? If so, you know how valuable an experienced coach or trainer can be.

That's where GRANCO comes in. With our team of experts, it's easy to find a financial coach who can help you set goals and create a plan to accomplish them. And the best part? We don't charge for it like the gym does.

On the surface, physical fitness and financial fitness may seem like separate subjects. But science has shown that being balanced and healthy in one area affects the other areas of your life. Thanks to this overlap effect, there are benefits to your physical well-being when you are financially healthy. If you're ready to start experiencing those benefits for yourself, contact a GRANCO representative today!



## Better Together

Access all your accounts in one spot.  
Set spending targets, check your cash flow, see your car payments, and more!

*See your financial big picture with My Money!*

## UPCOMING EVENTS & HOLIDAY CLOSINGS

**Wednesday, July 4**  
Independence Day

**Friday, July 13**  
City Employee  
Appreciation Day

**Thursday, August 23**  
Municipal Employee  
Appreciation Day

**Tuesday, September 25**  
School Employee  
Appreciation Day



## Get a helping hand for expenses with a Back-to-School Loan!

**PLUS** stop by August 1–23 to enter a drawing for a backpack full of school supplies!\*

*Apply today by visiting our website or by stopping by any branch.*

*See credit union for details.*



**Myth:** The dealer has “special relationships” for financing.

**TRUTH:** The dealership often adds up to 2% to your interest rate to increase their profit.

*Apply today by visiting our website or by stopping by any branch.*

*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

**GRANCO.org**

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

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



\*APY = Annual Percentage Yield. Federally insured by NCUA.

### Loan Rates

**New & Used Vehicles**  
100% Financing (including Tax & Licensing)  
4.19% – 16.49%

100% Financing (No Tax or Licensing)  
3.69% – 13.49%

85% Financing (No Tax or Licensing)  
2.69% – 12.49%

**Boats & RVs**  
100% Financing (including Tax & Licensing)  
4.99% – 17.99%

100% Financing (No Tax or Licensing)  
4.49% – 15.99%

85% Financing (No Tax or Licensing)  
3.49% – 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**  
7.49% – 17.99%

**Line of Credit**  
12.00% – 18.00%

**Debt Consolidation**  
7.49% – 17.99%

**Share/CD Secured**  
2.00% (Over Share/CD)

### 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, 2018)

**12 month \$1,000 Minimum**  
0.499%  
0.500% APY\*

**24 Month \$2,500 Minimum**  
0.698%  
0.700% APY\*

**36 Month \$2,500 Minimum**  
0.896%  
0.900% APY\*