



Newsletter

Several months ago GRANCO was affected by a debit card breach. The Ephrata police as well as police departments in other areas which were affected were notified. They are continuing to work on tracking down and prosecuting the perpetrators. In order to inform as many of our members as possible, a notice was placed on our website and then removed. We are blocking merchant codes where most of the fraud transactions were taking place. There is no reason for panic as the dollar amount of actual fraud transactions gets smaller by the day. We are reimbursing members for all fraud transactions that have affected your accounts due to this breach. As a result of what we have learned over time, GRANCO has added restrictions that will require members to call GRANCO or to use their pin numbers at certain places when using their debit cards. Our card provider's fraud prevention department may also contact members to verify that you, our member, are actually the one making transactions. This is being done to eliminate as much additional fraud as possible and to protect all of our members. **If you have any questions or are uncertain about a call you receive please call us.** We sincerely regret the inconvenience to our members and thank you for your cooperation in bringing this matter to a close.

The walls have been put up on our new Moses Lake branch with roof trusses expected in the next week. We are still planning on opening early next year with a grand opening celebration to take place soon thereafter. We know this is a much anticipated project by those of our current, new, and soon to be new members in the Moses Lake and surrounding communities. We here at GRANCO are equally as excited and look forward to our opening in Moses Lake. We will keep you updated on the progress as things move forward.

GRANCO will be participating in the downtown Halloween celebration with tricks and treats for the kids and costumes that will entertain all. All of us here at GRANCO are excited to see the new costumes that the kids have and maybe even some of the adults. We hope to see you on Friday October 30th from 3-5PM.

In the month of November we will be having our annual Turkey drawing the week before Thanksgiving. The drawing itself will take place on Friday November 20th but you will be able to enter all week. Be sure and stop by, say Hi, and enter for your chance to win your Thanksgiving Turkey.

In December, we will once again have pictures with Santa. A date has not yet been set but it will be posted on our website and in the building as soon as we can manage to slow Santa down in his efforts to get ready for that very busy and long evening on December 25th.

All of the employees, Board, and Committee members here at GRANCO wish you and yours a joyful and happy holiday season and a prosperous New Year.

LOAN RATES

New & Used Vehicles

100% Financing + Tax & License
4.29%-10.29%

100% Financing No Tax or License
3.69%-9.79%

85% Financing No Tax or License
2.69%-9.29%

Boats & RVs

100% Financing + Tax & License
4.29% - 12.89%

100% Financing No Tax or License
3.69% - 11.39%

85% Financing No Tax or License
2.69% - 10.89%

First Mortgage

10-30 yrs. *Please call for rate*
We do not sell our Mortgages!

Second Mortgage

8.00%-11.49%

Mobile Home

9.00%-14.00%

Airplane

9.00%-13.00%

Fixed Rate-Unsecured

6.99%-17.99%

Time Line-Unsecured

12.00%-18.00%

Share/CD Secured

2.00% (over share/cd)

SHARE RATES

Regular Shares - 0.250%

Share Drafts - 0.100%

Christmas Club

.399% up to \$5,000

.300% \$5,001 to \$10,000

.250% \$10,001 and up

Certificate Rates

July 1, 2014

12 month \$1,000 Minimum

0.399% 0.400% APY

24 Month \$2,500 Minimum

0.599% 0.600% APY

36 Month \$10,000 Minimum

0.797% 0.800% APY