

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

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.

BUCK DYNASTY **How to Get More Bang for Your Buck**
 Join us for a Financial Literacy Fair at the Newaygo County Career Tech Center on Wednesday, April 16, 2014 from 5:30pm - 7:30pm!

HOLIDAY CLOSINGS

Friday, April 18, 2014.....	Good Friday (close at noon)
Monday, May 26, 2014.....	Memorial Day
Friday, July 4, 2014.....	Independence Day
Monday, September 1, 2014.....	Labor Day
Monday, October 13, 2014.....	Columbus Day
Thursday, November 27, 2014.....	Thanksgiving Day
Friday, November 28, 2014.....	Day After Thanksgiving (close at noon)
Wednesday, December 24, 2014.....	Christmas Eve (close at noon)
Thursday, December 25, 2014.....	Christmas Day
Wednesday, December 31, 2014.....	New Year's Eve (close at noon)

Find Us Online!



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WE'LL PAY YOU UP TO \$500 FOR YOUR AUTO LOAN OR REFINANCE*!



*Existing Gerber FCU loans do not qualify. Subject to credit approval. Payout will equal 0.75% of the amount financed with a minimum payout of \$25 and a maximum payout of \$500, (example: amount financed \$50,000, payout is \$375). One payout per loan. Misuse of this program could result in cancellation.

Enhanced Benefits

Gerber FCU's Platinum Preferred Credit MasterCard offers unsurpassed acceptance at millions of places worldwide. And that's just the beginning...

- Extended Warranty
- Satisfaction Guarantee
- Price Protection
- Purchase Assurance
- Zero Liability*



Get the card that's got you covered!
Call today or apply online with Web Teller.

*Certain terms, conditions, and exclusions apply. Contact Member Service for complete coverage terms and conditions or call 1-800-MC-ASSIST (1-800-622-7747) for assistance.

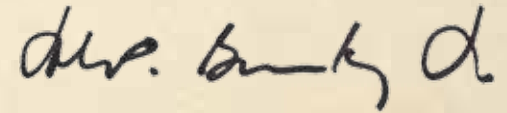
Letter from the President/CEO, John Buckley

Your credit union had a solid year in 2013. Good expense control, improving loan quality with reduced losses on loans, and loan growth all contributed to the bottom line. We launched our ID Protect service to better protect our members from fraud and from all the costs associated with restoring credit when victimized.

We continue to offer our low rate, no fee credit card, Gerber FCU Platinum MasterCard. We recently added enhanced travel benefits and features to go along with our excellent rate. We had a number of members take advantage of our balance transfer promotion to lower their rate on credit card balances transferred from higher interest cards. This will help members pay these balances off sooner and improve their personal financial situations.

We are very excited about our upcoming introduction of Mobile Banking (Mobile Teller) and Remote Deposit Capture (Mobile Check Deposit). Both services will allow you to conduct much of your typical branch activity on your smartphone or tablet. You can deposit checks you receive, view balances, move funds or make payments on those devices. Eventually, you will also be able to make person-to-person payments from your device! We are enthusiastically offering this service and hope all will sign up as it becomes available.

Thank you again for being members of Gerber FCU. Your Board and Staff are working every day to make your finances work for you. We remain committed to helping you improve your financial well-being every day. Have a great 2014!




SCHOLARSHIPS



Gerber FCU will award three scholarships in June:


- FIRST PLACE - \$1000**
and publication in the Gerber FCU quarterly member newsletter Dollars & Sense.
- SECOND PLACE - \$500**
- THIRD PLACE - \$250**

Submit a 300-500 word essay on the **Value of Saving** no later than May 16, 2014 and you could be awarded money for College or Trade School! Visit www.gerberfcu.com/scholarships today for essay requirements and eligibility.




save your money.


Invest in America helps credit union members like you get significant savings on the things you buy every day from trusted American companies.




Credit Union Auto Club – Roadside assistance plan created exclusively for credit union members offering a wide-range of services at a great value.




GM – Credit union members now save even more on most Chevrolet, Buick, and GMC vehicles with the Credit Union Member Discount from GM.



Sprint – Credit union members save 10% off select regularly priced service plans plus waived activation and upgrade fees. Business members save 15% on select corporate recurring charges, 20% off accessories and waived activation fees.




ADT – Protect your home. Get \$425 in exclusive credit union member savings in additional equipment!



Tax Services – Credit union members receive discounts on Federal tax products when completing tax returns online with TurboTax through Invest In America. If you prefer personal service, you are eligible to receive a \$30 coupon for Jackson Hewitt tax services.

Visit LoveMyCreditUnion.org Today!



Credit Union Member Rewards

64th Annual Meeting

Saturday, April 12, 2014
10:00am - 11:00am (Delicious lunch to follow)

Dogwood Center of Performing Arts
4734 S Campus Court, Fremont

Join us & find out more about Mobile Teller coming this spring!

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

- Mail the form below

Please note: If you are a new member, we can begin sharing your information 30 days from the date we sent this notice. When you are no longer our member, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.

Questions? Call (231) 924-4880

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Mail-in Form	
Mark any/all you want to limit: <input type="checkbox"/> 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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