



# ***A Very Happy Holiday Loan!***

GPCE Credit Union is excited to offer members a very, very happy holiday loan!  
 It's a holiday loan rate worth smiling about. Offer good through January 31, 2012.

**Borrow up to \$2,500  
 for 12 months at our  
 lowest rate of **5.00%**<sup>APR\*</sup>**

\*APR = Annual Percentage Rate. Rates based on an evaluation of credit and may vary. Conditions and restrictions may apply. Applications online or at all office locations or call to speak to our friendly loan officers today. Call (850) 430-1971 or 430-1974.

The **KEY** to owning the auto or motorcycle of your dreams is the low loan rates offered by GPCE Credit Union.



TERM	RATE
24 months	1.49%
36 months	1.99%
48 months	2.99%
up to 84 months	3.99%

APR = Annual Percentage Rate. Rates based on an evaluation of credit and may vary. Conditions and restrictions may apply. Cash drawing to be held on 02/13/12 from the names of members who closed on a new or used vehicle or motorcycle loan by end of day 02/10/12.

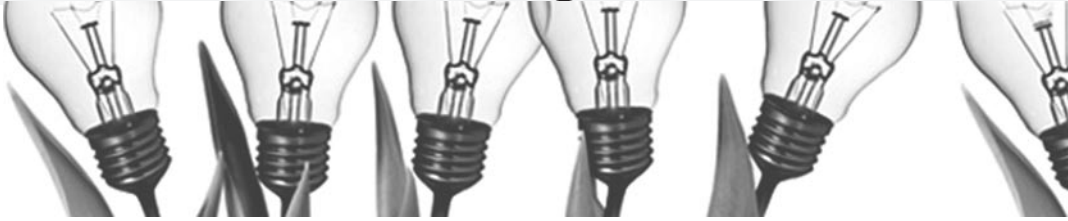
Bring us your new, used, or refinanced auto or motorcycle loan from another financial institution and get a great rate! Plus, close on your loan by **February 10, 2012** and be entered to win \$100 towards your Valentine's Day Sweetheart dinner! *Sweetheart offer is good 01/03/12 thru 02/10/12.* You'll love the low loan rates and the chance to win with GPCE Credit Union. "We're Here For You"



## **IRA CONTRIBUTION REMINDER:**

- An **Individual Retirement Account (IRA)** is an excellent tool for retirement savings. GPCECU offers three different types of IRAs: Traditional, Roth, and Coverdell. Contributions to Traditional and Roth IRAs must be made by the April 15th tax filing deadline. Allowable tax deductions will vary depending on IRA type. For more information regarding your IRA account, please call to speak to our Bayfront Branch Manager, Maris Stone, at (850) 444-6216. "We're Here For You!"

# 58th Annual Meeting - Please Join Us!



GPCE Credit Union is pleased to announce the date of the **58th Annual Meeting** of our membership. The 2012 Annual Meeting will be held on Thursday, March 15, 2012 at the Corporate Office of Gulf Power in the Addison Auditorium located at 1 Energy Place in Pensacola, Florida.

Please join us at 5:30 p.m. for refreshments. The business meeting will begin at 6:00 p.m. and will be a good opportunity for members to meet each other, discuss credit union business, and vote for three Board of Director positions. We will give out goodie bags and have cash prize drawings too.

## UPDATE Your Financial Records

It's the first of the New Year and a great time for members to double check their financial records for accuracy. Please take a moment to verify your account information with GPCE Credit Union. It only takes a quick phone call to verify that your account information is correct. A good address on file is important and will prevent accounts from being charged returned mail fees.

Be sure to confirm the following account information: mailing address, phone numbers, Virtual Branch e-mail addresses, and joint owners. In addition, the credit union should have a current scanned copy of your driver's license. Some members have not used their account in over a year. This causes the account to become dormant and fees are charged. Dormant accounts can be reactivated by making a simple monetary transaction with a GPCE Credit Union Member Service Representative, preventing any further dormancy fees from being incurred.

It is imperative GPCE Credit Union have accurate information on all members. Any changes or updates to be made regarding your personal information can be conducted at any of our four office locations of the credit union. Thank you for helping us to serve you better! "We're Here For You!"



## We Can't Say It Enough.

In this New Year with the quick pace of our current schedules, the struggle to keep it all in balance, and the need for even more time to get it all done many forget to recognize the good around them. GPCE Credit Union wants to take this time to say **THANK YOU**.

Members are the heart of our credit union, a major part of our family. We would not exist without you. **THANK YOU** for allowing us to be your financial institution of choice! We look forward to serving the financial needs of you and your family in 2012.

**THANK YOU!** "We're Here For You!"

## ANNUAL FREE SPRING SHRED "WEEK"

GPCE Credit Union is once again excited to offer our members a **FREE Spring Shred Week** through Gilmore Services this March 2012.

Over the past seven years GPCE Credit Union has offered members a safe and secure method of shredding their personal documents. Gilmore Services helps us in this effort by allowing our members to bring up to 50 lbs. of personal papers and documents to shred at no cost.

Members can bring their documents to all credit union office locations during this designated **FREE Spring Shred Week**. Containers will be available at the following office locations as scheduled:

Main and Bayfront Offices - 03/13/12 thru 03/23/12  
Panama City Office - 03/15/12 thru 03/23/12  
North Office - 03/16/12 thru 03/23/12

Members who participate in our annual shred week will be entered into a drawing to win their very own personal paper shredder. Drawing for shredder to be held on March 26, 2012. "We're Here For You!"



## GPCE CREDIT UNION

**BauerFinancial 5-Star Rating**  
(Star rating current as of December 5, 2011)

### OFFICERS

Joseph C. Engel, Jr.  
Chairman of the Board  
Wayne Rhodes  
Vice-Chairman  
Tom Scarbrough  
Treasurer  
Regina Carter  
Secretary  
Ron Grissom  
Director  
Bernard Johnson  
Director  
Ralph Stewart  
Director  
Elaine McCroan  
Director  
Jeanette Harman  
Director  
Anita Cooper  
President /CEO  
Andrea LaRossa  
Vice President

### Audit Committee

Bernard Johnson  
Dave Oerting  
Petie Bailey

### LOCATIONS

#### Main Office

200 N. Pace Blvd., Pensacola  
MON & FRI 9:00-5:00 TU-TH 8:00-4:00  
850-430-1961 or 1-800-472-4723

#### Bayfront Office

1 Energy Place Rm. 129, Pensacola  
MON-FRI 8:00-12:30 / 1:30-4:30  
850-444-6216

#### North Office

9641 Holsberry Rd., Pensacola  
MON-FRI 9:00-5:00  
850-477-9444

#### Panama City Office

1230 East 15th Street, Panama City  
MON-FRI 7:30-12:00 / 1:00-4:00  
850-872-3267

**Automated Teller Machine Locations**  
Gulf Power: Corporate Office, Garden Street Office, Milton Office, Ft. Walton Office, Panama City Office, Crestview Office  
Plants: Crist and Smith

NO FEE FOR GPCECU ATM/DEBIT CARD HOLDERS

Plus over 4,000 **CU Service Centers** Nationwide.  
Go to [www.gpcecu.com](http://www.gpcecu.com), click on News to find a Shared Branching credit union nearest you.

## HOLIDAY CLOSINGS

Your credit union will be closed on the following days this quarter. However, our NO COST Internet Virtual Branch allows enrolled members account access 24/7 via our website at [www.gpcecu.com](http://www.gpcecu.com)

**New Year's Day:**  
January 2, 2012

**MLK Day:**  
January 16, 2012



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