

# GREAT LAKES TIMES

JANUARY 2023 | VOLUME 1

## HAPPY NEW YEAR!

Here at Great Lakes Credit Union, we are pleased to wish you a happy and healthy 2023! Whether we can support your financial resolutions, or just be there for you throughout the year, GLCU is excited to spend another year with you, our local communities, and all our members. Happy New Year!



### BOARD OF DIRECTORS DONATIONS

Every year, GLCU's Board of Directors donates to organizations that work to empower their local communities. We are so proud to help the missions of these organizations that align with our values and goals of financial empowerment. We are excited to donate to:

- AGLOW Matteson - \$5,000
- Heart Haven Outreach - \$5,000
- Chinese Mutual Aid Association - \$5,000
- Lake County Community Foundation - \$10,000
- United Way of Lake County - \$5,000
- Teen Mother International - \$3,000

### WINTER WALK ON WILSON

In December, GLCU participated in the Uptown Chamber of Commerce Winter Walk on Wilson, as a sponsor. This event gave the community an opportunity to visit local Uptown businesses and organizations. With treats, drinks, giveaways and more, GLCU was happy to help spread holiday cheer!



### 12 DAYS OF CHRISTMAS

Our 12 Days of Christmas promotion ended on December 24, but that doesn't mean you can't still take advantage of the GREAT value of our Free Checking Account. Over 65 members took advantage of opening their Free Checking Account to start earning up to 2.50% APY, plus started earning Debit Rewards Points by using their GLCU Debit Card. Learn how you can earn a higher interest rate in your checking account by visiting [our website](#).



[LEARN MORE](#)

### 24/7 CHAT IN ONLINE OR MOBILE BANKING

We know helping our members reach their financial goals can open new opportunities for their lives. That's why we've launched 24/7 Chat!

24/7 Chat provides even greater convenience and support for our valued members – like you!

Benefit from real-time assistance around the clock and receive answers to your questions as they come up – 24/7 and 365 days a year. Use 24/7 Chat through GLCU's online banking and mobile app.

In the coming months, 24/7 Chat will also be incorporated into our website to support general inquiries outside of mobile and online banking.



[LEARN MORE](#)

### VISIT A BRANCH - NOW IN LIBERTYVILLE

Our Libertyville branch is open and ready to help serve your needs! Our state-of-the-art cashless branch has no teller line, and all transactions are done via ATM or digital banking channels. Member Specialists are on-site to help with more complex transactions like loan applications, investments, and more! The office is located at 1509 N. Milwaukee Ave., Libertyville. Check out all of our convenient locations [here](#).



[LEARN MORE](#)

## FINANCIAL FITNESS

**JANUARY WEBINAR: Preparing for Condo Ownership** Online Webinar, presented by Great Lakes Credit Union, Saturday, January 28, 2023, from 11:00 AM to 12:00 PM CT. This is an online event.

Learn about:

- The difference between a single-family home and a condo
- The structure of a condo association--Duties and responsibilities of the condo board
- The purpose of an operating budget for a condo
- What to look for when shopping for a condo
- How to avoid scammers who promise that they will help you

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### PODCAST RECOMMENDATION



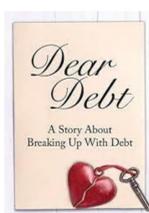
#### HOW TO MONEY by Matt and Joel

Matt & Joel are best friends with backgrounds in money management and are energized by their mission of reaching people with practical money-saving advice. "How To Money" provides the knowledge & tools that normal folks need to thrive in areas like debt payoff, DIY investing, & crucial money tricks that will provide continuous help along your financial journey.

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[LISTEN](#)

### BOOK RECOMMENDATION



#### DEAR DEBT; a story about breaking up with debt by Melanie Lockert

This book contains practical tools to help readers overcome the crippling effects of debt. Drawing from her personal experience of paying off eighty thousand dollars of student loan debt, Melanie provides money-saving tips to help navigate the repayment process, increase current income, and become debt-free.

Learn to:  
 --Find the debt repayment strategy most effective for your needs  
 --Avoid spending temptations by knowing your triggers  
 --Replace expensive habits with cheaper alternatives  
 --Become a financial friend without being rude  
 --Develop a financial plan for life after debt

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### BLOG RECOMMENDATION

#### IN\$PIRED BUDGET

WITH ALLISON BAGGERLY

Inspired Budget helps get your finances under control, pay off debt, save money, and build wealth. Once you have a budget in place, your financial goals can more easily become your reality. The author, Allison believes that budgeting does not mean you have to sacrifice having things you love – budgeting is about creating a spending plan that inspires you and is in alignment with your goals and values.

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Qualification required for membership, loans, financing, and select products & services. GLCU is federally insured by NCUA. NMLS #: 528665.

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 P.O. Box 1289, Bannockburn, IL 60015  
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