

# PAPIT FAMO'LU

GOVERNMENT OF GUAM EMPLOYEES FEDERAL CREDIT UNION

FOURTH QUARTER NEWSLETTER

OCTOBER - DECEMBER 2005

## GGEFCU.COM BEEFS UP ONLINE SECURITY

You entrust GGEFCU with your money and now we give you one more reason to do so. As always, we continue to work at improving our systems and processes to protect your investments. Today we offer our members a system to provide even more secure on-line banking. That's the GGEFCU guarantee. With the expected convenience and confidentiality our members have come to know, GGEFCU on-line banking allows you a host of new options to ensure protection and add to the convenience of our CU Web Branch.

You'll notice when you log onto [www.ggefcu.com](http://www.ggefcu.com), and enter your password, a random security code will appear for you to enter. One simple step to ensure only you have access to your accounts. Some other CU Web Branch NEW security features

include a constant on-screen security visual so you know we're protecting you at all times. Here are some great features: a session time out so when you're done no one else can tap into your information and a turn off member information feature, which enables you to block/black screen your personal information. In addition to added safety, there are more fun features which will allow you to choose your own member nickname, jot down important information in your on-line calendar or browse through the transaction history and personalize each of your accounts to name a few.

So if you haven't signed up for CU Web Branch, now's the perfect time to do so! Call us for details at 477-8736 or log on to [ggefcu.com](http://ggefcu.com).

### CU Savings



## CHRISTMAS BEGINS IN OCTOBER

Open your Christmas Club account today and enter to **WIN a Giant 8-foot Christmas stocking filled with goodies!**



### CU 24 Access

## A Virtual Fort Knox



## We're Standing Guard to Protect Your Money!

### CU 24 Access

ATM  
MEMBER TELEPHONE SERVICE  
**WEB BRANCH**

GGEFCU has made your online banking services even more convenient and more secure! Just log on to [www.ggefcu.com](http://www.ggefcu.com), enter your password and your random security code and you are on your way to the most secure banking on Guam!

Log on to [www.ggefcu.com](http://www.ggefcu.com) today!

 Your funds are federally insured to \$100,000 by the National Credit Union Administration.

## WHAT'S INSIDE

- p. 2 CREDIT UNION AND YOU  
President/CEO's Message  
MariNet Promotion  
International Credit Union Week  
Charter Day  
New to You Used Auto Show  
Summer Training
- p. 3 MONEY MATTERS  
E-Statement Article  
Privacy Notice  
Welcome to SEG5:  
Triple J and Continental
- p. 4 GENERAL SERVICE INFO  
Share Rates  
Loan Programs  
ATM Locations

## A MESSAGE FROM THE CHAIRMAN OF THE BOARD



Buenas and Happy Holidays from everyone here at Government of Guam Employee Federal Credit Union! Many of you may know that we recently celebrated our 43rd Charter Day, which marked another year of great service to our deserving members. Yet as the festivities of that day came to an end, I realized that we also needed to celebrate our members because without them we would not be here today. Vital to our longevity, we must acknowledge the key to our success—our members. Therefore, on behalf of the Board of Directors, management, staff and community of GGEFCU, I'd like to thank our existing members for your commitment to us and also welcome new members who have recently joined our GGEFCU family. We are grateful for your support.

Over the next few months, families and friends will travel all over the world to spend

the holidays with one another. Plane tickets will be bought, gifts purchased and elaborate meals prepared. In other words, money will be spent. At GGEFCU we understand that in the midst of this joyous season no one should have to worry about finances; instead, you should concentrate on spending time with those who you love.

As the holiday season approaches, I am reminded that it is also the season of giving. Here at GGEFCU, we like to extend that season for all 365 days of the year by providing our members with the high-quality service they have come to expect. With products such as CU Web Branch and MTS (Member Telephone Service), we give you the complete control over your finances any time of day or night. Because GGEFCU is not like other financial institutions. We pride ourselves in providing accessibility to your

funds, applying for a loan or saving for that special holiday very simple. Like small parts of a larger whole, we like to work with you to give you what you need and want. Think of us like your financial Santa Claus.

Remaining true to our "member helping member" philosophy, we will do everything we can to provide for your needs today and tomorrow. Feel free to stop by or call any one of our branches with any questions or comments. With a new year on the horizon comes our continued enjoyment of serving you. From the GGEFCU family to yours, Felis Pasgua yan Felis Anu Nuebo.

Norbert F. Ungacta,  
Chairman, Board of Directors

# CREDIT UNION AND YOU



## A MESSAGE FROM THE PRESIDENT/CEO

In last quarter's newsletter I made a promise to the GGEFCU community—to do my best to live up to the confidence and expectations they placed in my performance. In this quarter's newsletter I am excited to announce that our credit union has had a great year—evidence that we have all recognized and embraced the GGEFCU spirit of teamwork; evidence that we have all lived up to the demands of our members. Congratulations.

I am proud to share with you more examples of our success, including the prosperity of our CU At Home product line. When we designed CU At Home, we understood what it was like for homebuyers: the months of speaking with real estate agents and looking at property after property. While it can be described as tedious, the home hunt is worthwhile when you finally find the perfect home. At GGEFCU, we wanted to help shed the stress by offering our members a mortgage process and line that made you feel as comfortable with your decision as possible. Year to date, we have helped family after family move into the home of their dreams by financing mortgages beyond our projection. Our friendly staff and management have been able to serve our members, all of whom have different needs, to the best of their ability and to meet the expectations of our community at large.

As part of our commitment to that community, we are constantly changing and upgrading—much like the modern world around us. We will be shortly introducing our CU Web Branch New Enhanced Security Features. Because our members entrust us with their money, we felt it was our responsibility to them to protect it as much as we could. Today we offer our members the island's safest and most secure on-line banking. With the expected convenience and confidentiality our members have come to know, GGEFCU on-line banking allows you to check, transfer and stop your funds, all from the convenience of your home while being safeguarded by features such as session time outs and random login names.

We will continue to make these improvements especially since our membership is on the rise. Our Select Employee Group has proven to be a great opportunity for private companies to extend the field of membership to this group of individuals. If you know someone who is not part of our Government of Guam Field of Membership or Select Employee Group, please encourage them to take advantage of our CU Guest Accounts—yes, another example of us working hard to accommodate everyone into our community.

For the new upcoming year, I look forward to revealing the great products and services that are in the works right now. In December look in your e-mailbox for our new E-Statements—say adios to sifting through other bills, stacks of paper and waiting for those statements in the mail! In addition, we've incorporated our in branch Single Transaction Teller Line Service for faster service and will be announcing our newest ATM locations before the end of the year strategically placed for your everyday convenience. And beginning next year, log onto our new website which is currently going through a seamless transition so as not to disrupt the services and products that you have come to rely upon. Always improving for you, our members.

On behalf of everyone here at GGEFCU, I am honored to share our progress with you. We are here to serve you and help you in any way we can, especially during this Holiday Season. We think of our member community as family, and family is at the heart of life. As always, if you have any questions or comments, we welcome your calls and personal visits.

Have a Wonderful Holiday Season and a Prosperous New Year!

John Arroyo, President/CEO

## MARINET PROMOTION

Congratulations to John Roberts, who was presented a check from GGEFCU for \$100 from Mr. John Arroyo, CEO, and Beth Lizama of Mari-Net. Mr. Roberts used his CU Express Card at one of the participating merchants of the Mari-Net Network and became the lucky winner.



## INTERNATIONAL CREDIT UNION WEEK

October 17-22, 2005

Around the world, some 123 million members are celebrating International Credit Union Day and the world-famous credit union service. Celebrate with us and make your dreams happen! You'll find the best deals and service year 'round.



## NEW TO YOU USED AUTO SHOW



On July 16, 2005, Team GGEFCU set up a virtual office to provide on-site financing as well as all products and services to members at the New To You Used Auto Show at the Compadres Mall.



## CELEBRATING GGEFCU'S 43<sup>RD</sup> CHARTER DAY!

September 24, 2005

We continue to maintain our **MISSION** for you, our members:

*"To build a lifetime relationship by providing quality products and enriching each member's financial life through exceptional service."*

## CHARTER MEMBERS

Manuel F. L. Guerrero	Jose C. Laguana
Rodolph G. Sablan	Joan C. Royse
Joe T. San Agustin	Segunda C. Aguon
Jose R. Duenas	Prudencio C. Flores
Jose B. Santos	Juan S. M. Palomo
Sabino C. Flores	Jose S. San Nicolas
Joseph C. Aguon	Francisco U. Torres
Joaquin C. Guerrero	Jose L. Perez
George C. Eustaquio	Joaquin C. Perez
Frank B. Aguon	Timoteo Certeza

## SUMMER TRAINING



As one of the largest participating partners with the Administration of Human Resources Development, GGEFCU employed 12 of our aspiring youths to assist in all areas of the credit union for the Summer Youth Employment Program for 2005.

# MONEY MATTERS

## SAVE MONEY, TIME AND TREES WITH E-STATEMENTS

E-Statements are another advantage of CU Web Branch and they save you time and money. No more sifting through other bills, stacks of paper and no more worrying. Just log on to [www.ggefco.com](http://www.ggefco.com) today and be on your way to a safer and more resourceful way of banking. Trust us, Mother Nature will thank you later. Here's how to sign up:

1. Log onto CU Web Branch
2. Click 'E-Statements'
3. Select 'No' under 'paper statements in the mail'
4. Click 'Submit'. That's it!

Just stop the mailing of your paper statement and you could win one of three iPod Shuffles! It's much more fun and much better for the environment too! The best part is you never have to wait for your statements in the mail! *Stay tuned for more details.*

**CU 24 Access** **COMING SOON**

### Statements in Seconds, Not Days.

RECEIVE E-STATEMENTS INSTANTLY

**CU 24 Access**  
ATM  
MEMBER TELEPHONE SERVICE  
WEB BRANCH

Sign up for E-Statements and  
**WIN one of three iPod Shuffles!**  
Log on to [www.ggefco.com](http://www.ggefco.com)



Your funds are federally insured to \$100,000 by the National Credit Union Administration.

Visit any branch for details and official rules. No purchase necessary.

**CU Loans**

We take *the holiday rush*

*seriously, too!*

Holiday loans as low as

**5.99%**  
APR\*

**We can help you 'warm up' with our Holiday Loans.**

**CU Loans**

VISA CLASSIC/GOLD  
PERSONAL  
LINE OF CREDIT  
SHARED SECURED  
**HOLIDAY**

The holidays are fast approaching and we don't want you to get left behind! Prepare for the rush and apply for a low interest Personal Loan today!



Your funds are federally insured to \$100,000 by the National Credit Union Administration.

\*APR Annual Percentage Rate. Rate as of 6/6/05, maximum term of 60 months. Rates and conditions are determined by the Asset and Liability Committee (ALCO) and are subject to change without notice. Subject to credit approval. Certain restrictions apply. Call 477-8736 or contact us at [www.ggefco.com](http://www.ggefco.com). Direct deposit payment highly recommended.

## WELCOME! TO OUR NEWEST SELECT EMPLOYEE GROUP MEMBERS!

**TRIPLE J** **Continental Airlines**

All Triple J Enterprises and Continental Airlines employees are now able to take advantage of a credit union membership. Call Tony or Bill, our Business Development Representatives at 477-8736 and open up your account today!

## PRIVACY NOTICE

Thank you for choosing Government of Guam Employees Federal Credit Union (GGEFCU) to assist you in handling and managing your financial needs. For this reason alone, we take a strong position in ensuring the personal information about you and your accounts are secured and maintained in confidence, whether you provide the information to us in person, in writing, or through our website. The following is our notice, which states the details as to what information we collect and disclose about you and your accounts, to include how we manage the privacy of the information.

### ACCURACY OF INFORMATION:

In line with our commitment in maintaining your privacy, GGEFCU will make every effort to ensure the information in our records about you and your accounts are correct and in doing so, your cooperation is needed. Please be advised, that in the event you find an error on your account statement (share/loan) or any other information you receive from us, please let us know so we may review our records. In addition, we require that you provide to us a written notice about the error including supporting documents in order for us to make the appropriate corrections. In the event the error you discovered is an electronic funds transfer (EFT) please refer to your CUE Card disclosure for the limitation on time frames related to the transaction. For credit card billing error resolution, please refer to your credit card disclosure regarding the limitation on the time frames related to the transaction. For all other disputes regarding your personal information, we will provide you a response within ten (10) business days upon receipt of your written dispute.

### OUR PRIVACY PRACTICE:

As part of our commitment in maintaining your information privacy, the Board of Directors, management and staff have worked together to establish the following:

Password controlled computer system which access is defined to the employee needs based on position description.

Controls are in place limiting direct access to consumer/member information.

Procedures restricting on how consumer/member information is handled and disclosed.

A system that addresses how consumer/member information is collected, utilized, and maintained. (Please refer to The Collection And Usage Of Information section below)

A procedure on how member information is updated.

A requirement that third-party services (out-sourced) agreements and/or contracts include a clause, which restrict the usage of member information as specified on the agreement of the service.

All employees and officials are required annually to acknowledge they have read the Fraud Prevention, Detection and Bank Bribery Policy. In addition, all officials/volunteers are required as part of their oath of office review and sign the Conflict of Interest and Code of Ethics Policy.

Furthermore, we have identified specific requirements that are essential in order for the credit union to be successful in ensuring your information privacy maintained.

- We have established a training program to assist staff, management and officials in understanding the requirements of the regulation and improve their awareness in protecting member information.
- The credit union will provide its members and potential members a notice about its privacy practice when membership is established, annually, and at the request of the individual.
- The credit union has identified the circumstance when member information may be released to nonaffiliated third parties which are in accordance with the exceptions noted in **12 CFR §§ 716.14 or 716.15** and are done in the ordinary course of business to carry out such purpose. The credit union will automatically opt-out and will not disclose members' non-public personal information to non-affiliated third parties, with exception allowed in **12 CFR §§ 716.14 or 716.15**.

### THE COLLECTION AND USAGE OF INFORMATION:

In order for us to service your financial needs we must first establish a business relationship, for this reason it is important that we collect personal information about you. Based on our policy and procedures, information you provide is kept secure and confidential. In addition, we collect nonpublic personal information about you through:

The information we received from signature cards, credit application, and other forms you completed when you requested for or utilized a product or service of the credit union. The transaction you conducted (e.g. deposits, withdrawals, payments, etc.). The information we received from a consumer reporting agency.

As part of our commitment to you, the credit union will continue to be in compliance with this regulation, should you become an inactive member or choose to close your account(s).

This information collected and used is only for the purpose of developing quality products and services, in order to best serve our membership or as authorized in **12 CFR §§ 716.14 or 716.15**. The staff, management and officials of GGEFCU have been trained to ensure strict confidentiality of consumer and member information is maintained. As part of our ongoing efforts to ensure the security and confidentiality of member information we look and review the availability of new technology to support these needs and as well as protect your privacy.

### QUESTIONS OR CONCERNS:

Should you have any questions or concerns about the credit unions privacy policy and/or practice, please feel free to visit our offices in Maite behind Pacific American Title Co. or in Harmon at the Guam Business Center (GBC). If you wish you may contact us at the address or telephone numbers noted below:

**GOVERNMENT OF GUAM EMPLOYEES FEDERAL CREDIT UNION**  
ATTN: MEMBER SERVICE DEPT.  
121 ROBAT STREET, MAITE, GUAM 96910  
OR  
CALL CENTER: 477-8736

# SHARE RATES

Share Programs	APY *
<b>IRAs</b>	
12 months	3.80%
24 months	3.87%
36 months	4.17%
48 months	4.50%
60 months	4.75%
<b>CU Share Savings</b> (min. \$5 processing fee; \$25 min. to establish account)	1.30%
<b>CU Time Shares*</b> (min. \$500 required to earn dividends)	
3 months	2.87%
6 months	3.10%
9 months	3.77%
12 months	3.80%
18 months	3.85%
24 months	3.87%
36 months	4.17%
48 months	4.50%
60 months	4.75%
<b>CU Jumbo Time Shares*</b> (min. \$100,000 required to earn dividends)	
3 months	2.88%
6 months	3.20%
9 months	3.79%
12 months	3.90%
18 months	3.92%
24 months	3.95%
36 months	4.20%
48 months	4.75%
60 months	5.00%
<b>CU Advantage Free Checking</b>	0.75%
<b>CU Club Accounts</b>	1.80%
<b>CU Money Fund Plus</b> (min. \$2500 required to establish account)	
\$2,500	2.15%
\$5,000	2.30%
\$10,000	2.45%

\*All rates are expressed as Annual Percentage Yields and are subject to change without prior notice. Yields are effective 8/22/05. Minimum amount required to open the following accounts are: Jumbo Time Share \$100,000, Regular Time Shares \$500, CU Money Fund Plus \$2,500. Rates may vary depending on terms and amount of investment. Early withdrawal penalties apply. Applicable fees may reduce earnings of the account. Other restrictions apply. See a Credit Union representative for details.

Loan Programs	APR *
<b>CU At Home**</b>	now available
1st Mortgage	now available
Construction	now available
Refinance	now available
Home Equity	now available
Regular Loans	as low as 5.99%
Line of Credit	as low as 6.99%
Shared Secured Loans	as low as 2% above dividend rate
Motorcycle Loan	as low as 5.99%
New Auto Loans	as low as 2.99%
Used Auto Loans	as low as 3.99%
Discount Auto Loan	1% less on your loan***

\*APR = Annual Percentage Rate. Rate as of 6/6/05, maximum term of 60-months, 100% financing available only to approved buyers. Auto loans up to eight model years or newer. Autos purchased within the last 6 months may be considered as new Auto. Rates and conditions are determined by the Asset and Liability Committee (ALCO) and are subject to change without notice. Subject to credit approval. Certain restrictions apply, call 477-8736 or contact us at [www.ggefco.com](http://www.ggefco.com). Direct deposit payment highly recommended.  
 \*\*Specific loan programs may have qualifying areas; such as income, credit, loan to value ratios, length of employment, property type, etc. Rates and program guidelines are subject to change without notice. Application Fees will apply on all Mortgage Products. There is no guarantee that all loans meeting published guidelines will be approved. Certain restrictions may apply. Call 477-8736 for more details.  
 \*\*\*Discount Loan Program: You must have a minimum of \$5,000 loan balance on your current loan and provide printed proof of current APR. Minimum Rate = 4%, Maximum Rate = 18%.

CU Savings

We always strive to reach new heights.

Time Share savings yields as high as



At GGEFCU, the view really is better from the top!

CU Savings

SHARE  
TIME SHARE  
JUMBO TIME SHARE  
CLUB ACCOUNTS  
MONEY FUND PLUS

- Your money is federally insured and safe
- Earn the most competitive rates on island
- Several term options to fit your needs
- Minimum deposit of \$500 to open an account
- Ask us about our Jumbo Time Share Accounts

**Open your account today!**



Your funds are federally insured to \$100,000 by the National Credit Union Administration.

\*All rates are expressed as Annual Percentage Yields and are subject to change without prior notice. Yields are effective 8/22/05. Minimum amount required to open a regular time share account is \$500. Offer applies to new funds only. Rates may vary depending on terms and amount of investment. Early withdrawal penalties apply. Applicable fees may reduce earnings of the account. Other restrictions apply. See a Credit Union representative for details.

## OTHER PRODUCTS AND SERVICES

CU Express Card

Member Telephone Services/CU Web Branch

Online Banking at [ggefco.com](http://ggefco.com). Click... Connect... Done.

Free AMEX Travelers Checks

CU Direct

CU Express Drop Box

GTA/GPA-GWA Billing Payments Accepted

Notary Service

Available at the Maite location only. Please call ahead. Notaries are not attorneys and cannot give advice concerning legal matters.

## ATM LOCATIONS

Circle K Stores



The "Circle K" logo is a registered trademark of Conoco Phillips Petroleum Corp. SPPC is an official franchise of Circle K Stores.

Agat Airport Road  
Anigua Barrigada  
Dededo

Malojloj Ocean Vista  
Sinajana Ypao

Agua Shopping Center

Located across Pay-Less entrance

GovGuam Agencies

Guam International Airport  
Guam Memorial Hospital

Micronesia Mall

Located across Carl's Jr. *new location!*

Your Credit Union

Maite Harmon

**FREE for members and Lowest non-member fee on island!**



CREDIT UNION LOCATIONS  
HOURS AND PHONES

Call Center: 477-8736

MAIN OFFICE  
MAITE BRANCH

121 Robat Street  
Maite, Guam 96910  
Fax: 477-1155

HARMON BRANCH

Rte. 16  
Guam Business Center, Suite 105  
Harmon, Guam 96912  
Fax: 646-0470

TAMUNING BRANCH

788 S. Marine Drive,  
Suite B,  
Tamuning, Guam 96913  
Fax: 647-0082

MEMBER  
TELEPHONE  
SERVICE

Available 24 hours  
Phone: 477-1148

BUSINESS HOURS

Mon.-Thurs. 9am-5pm  
Friday 9am-6pm  
Saturday 9am-1pm  
Sunday CLOSED

CU WEB BRANCH

Online Banking  
click • connect • done  
Available 24 hours  
[www.ggefco.com](http://www.ggefco.com)

NEW MAILING  
ADDRESS!

121 Robat Street  
Maite, Guam  
96910