

PAPIT FAMO'LU

GOVERNMENT OF GUAM EMPLOYEES
FEDERAL CREDIT UNION

CU & YOU
A Perfect Fit.

SECOND QUARTER NEWSLETTER • APRIL - JUNE 2007



MESSAGE FROM THE CHAIRMAN

Pedro R. Martinez
Chairman

Dear Members,

As you already know, GGEFCU's motto is 'member helping member'. What you might not know is what those words really mean. With many financial institutions merging, changing direction and moving out of communities, GGEFCU has stuck to its original roots and chosen to remain a traditional credit union. As we celebrate our 45th anniversary this year, members can look forward to the continued growth and achievement of your credit union.

People helping people is the foundation of the credit union movement. Whether we are providing a loan to help a member cover unexpected bills, giving financial counseling to a member whose in the market for a new home, or simply offering a better deal on a new or used car loan, GGEFCU is making a difference for its members and the community as a whole.

Our members will find that the all new look of GGEFCU is still your true-blue credit union that has grown with its members and provided the best in financial services on island since 1962. Stay tuned as we continue to introduce breakthrough products and services, beginning with the newly relocated Tamuning Branch on April 2nd with its state of the art retro design that will add more ease and convenience to our members banking needs; or the updated and enhanced website and the introduction of online bill payment, just a few of the high-quality initiatives that we implemented and add value to your credit union membership. We invite members to join us for the ribbon cutting celebration on Wednesday, April 11 at 9am at the new location at the Paul's Plaza.

GGEFCU's goal is to provide affordable financial services to you, our members. We are here to introduce current and potential members to an affordable financial partner. We also offer encouragement and education about saving, and help in making sound personal financial decisions and habits. Our not-for-profit status means that surplus earnings come right back to you through our product and service offerings. From our information-packed brochures to our popular events, to member surveys, to interaction with our staff, no other organization delivers the same level of commitment to its members.

We recognize that your relationship with us rests on excellence and trust, each of which is built upon the character of our people. As a credit union, we will continue our efforts to be the highest-value provider of financial services. As a Board, we will always put our members interests first at all times, adhere to the highest standards of ethical and fiduciary responsibility and maintain highly effective controls to safeguard your assets and protect your confidential information. As our Annual Meeting approaches on April 18, 2007, we encourage each and every member to meet your nominees and candidates vying for the 2007 Board of Directors and your Credit Committee within the pages of this newsletter.

We remain financially sound and strong. We continue to be well capitalized and remain strategically positioned to prevent margin squeezes as interest rates continue their rise. I would like to thank our dedicated staff for their hard work and commitment throughout the year. I would also like to thank our volunteer Board of Directors for volunteering their time, talent and energy.

We are excited to be a part of your dreams and achievements. Thank you for being part of GGEFCU. Please don't hesitate to tell us how we're doing, and how we can provide even better service in the future.

Pedro R. Martinez
Pedro R. Martinez
Chairman



A Fresh New Look With A Perfect Fit For Everyone!

GGEFCU is celebrating 45 years in 2007 . . . and with its 45th Anniversary just around the corner, has recently introduced several exciting changes. Your true-blue credit union recently unveiled its new colors and tagline, along with the exciting introduction of breakthrough products and services. The contemporary new colors includes the promise of "with you every phase of your life – growing as our members grow to fit their needs perfectly" to current and prospective credit union Members.

Your credit union is proud and excited to introduce a series of changes designed to better serve our Members and the community. Our newly relocated Tamuning Member Center has been re-fitted and re-designed with our members in mind, moving to a bigger and better location at the Paul's Plaza. Members can look forward to an even better banking experience. Our soft opening is Monday April 2 and members are encouraged to join us for our grand opening celebration on Wednesday, April 11.

We also welcome the addition of a new line of checking products, Premier Tiered Checking, an interest-bearing complement to our free checking account product, thereby expanding choices for Members. GGEFCU will also be introducing a new checking account line of products for our teens and those just entering into early adulthood, CU Varsity and Junior Varsity. We understand this is a very important step into financial independence and stand by our members, whether it be as a child through our

Coindexer Kid's Club, your first car with our CU Wheels Loan, your First Home with our CU At Home product line, or into retirement with the upcoming CU Prime Member Account Package – we are with you every step of the way, fitting each phase of your life perfectly.

It's also with a great deal of pride that we introduce our new tagline. The tagline sums up the way we build relationships with Members in these simple words – CU & You, A Perfect Fit. These words convey our commitment to help Members in every stage of their life and that we'll attempt to meet them at the exact level of their needs. Members will experience that commitment with each visit: that's part of our promise to them!

You will see this new contemporary look and slogan across all marketing platforms and reflected in your new and refreshed member centers – to include the redesigning of your Harmon and Maite branches coming soon! This new look will extend to our website launching soon. Improved features will include: clean and consistent style across the site; prominent links to other CU relevant sites; navigational improvements; context sensitive menus; and more. Be watching for your new and enhanced website – log onto to ggfcu.com today!

For more information about GGEFCU's new products, Tamuning Branch re-location, new and enhanced website and their new colors and tagline, please contact Michelle Bengco, Marketing Manager at 479-8253.

2007
ANNUAL MEETING

VOTE FOR YOUR BOARD OF DIRECTORS AND CREDIT COMMITTEE!

WEDNESDAY, APRIL 18, 2007 • GGEFCU MAITE BRANCH

Start of Meeting at 8:30 A.M.

Registration & Voting from 9:00 A.M. – 6:00 P.M. at all GGEFCU locations.

Valid photo ID required.

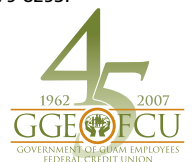
Meeting reconvenes at 6:30 P.M. at Hotel Nikko Guam

Dinner served at 7:00 PM at the New Tasi Ballroom, Hotel Nikko Guam

Members \$10 and Non-members \$28.

Dinner tickets available at our Maite, Harmon and Tamuning offices.

GREAT DOOR PRIZES!



MEET YOUR
2007 NOMINEES
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CU & YOU – A PERFECT FIT.

PRIVACY NOTICE



MESSAGE FROM THE PRESIDENT/CEO

John Arroyo
President/CEO

Dear Valued Member,

As you saw on the front page of this newsletter, 2007 is a landmark year for GGEFCU. Not only has it ushered in our 45th year of business, we've introduced a fresh new look to your credit union and in the coming months will add new additions to our breakthrough products and services, like our new Premiere Tiered Checking Account with tiered level interest bearing rates, our new debit line for teens; CU Varsity & Jr. Varsity, Online Bill Pay and our new and enhanced website; all for the continued ease and convenience for our members. This is a milestone that everyone receiving this newsletter should be proud of. I realize that many of you may be wondering why you, in particular, should feel any special pride in the fact that GGEFCU has existed for over 4 decades. The answer is simple. It's all about YOU, our members.

What this means, of course, is that you all are part owners of a business that has been a fantastic local success story, growing from 25 to over 35,000 members strong. You have helped make it possible for GGEFCU to help finance the hopes and dreams of tens of thousands of your friends, family, colleagues and neighbors. Your steadfast loyalty to the credit union philosophy of 'member helping member' has meant everything to those in need of affordable loans, competitive savings options, and all of the technological banking conveniences most often found in financial institutions many times our size.

The bottom line is GGEFCU's success is only possible because of you, the member-owners. Over the years, you've trusted us to help you make the best financial decisions for your particular circumstances and we've trusted you to share your honest opinions about the products and services we provide. So once again, as President and CEO, I am asking you to let us know how we are doing.

I'd like to take this opportunity to thank our board of directors for their tireless efforts on behalf of your credit union. With their direction we have grown into a very strong and vibrant organization. I encourage you to take time to meet your 2007 Nominees for the Board of Directors and Credit Committee that you will be voting in on April 18, 2007. We have changed the venue this year for our annual meeting, it will be held at the Hotel Nikko Guam, Tasi Ballroom at 6:30 P.M. We will announce our new board members and give a full report of the activities of your credit union for 2006. We encourage all our members to attend.

We believe the most important part of our operations is our members. We will continue to provide the best in financial services we can provide. If you have suggestions for improvement to our Credit Union services please feel free to contact us. We look forward to another great year serving our membership.

Thank you for sharing your financial lives and future goals with the GGEFCU family. I sincerely believe that with your loyalty and continued honesty, our 45th year of business will be one of our best ever!

John Arroyo, President/CEO

PRIVACY STATEMENT:

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 state 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 you 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 places 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. Please note the annual privacy notice will be provided to the member with the 1st quarter statement or the statement period ending March 31 of each year.
- 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: RETAIL SERVICE DEPT.
121 ROBAT STREET, MAITE, GUAM 96910-2005
OR
CALL CENTER: 477-8736

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checking & savings
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MEET YOUR 2007 NOMINEES

BOARD OF DIRECTORS

CREDIT COMMITTEE



(#1) JOHN P. TAITANO

John Perez Taitano was honorably discharged in 1978 from the U.S. Army. He retired from IBM after having worked from 1979 to 2003 as a customer engineer, and account customer engineer.

Taitano has served on various boards, including past president of the Advisory Council of the Department of Mental Health & Substance Abuse, past chairman of the Board of Directors of the Guam Mass Transit and presently a member of the board of directors of the Guam Election Commission. Volunteer civic involvement includes, past president of the PTSSA of San Vicente Catholic School and currently a member of their Finance Council, current member of the Young Men's League of Guam, Evangelization Committee of the Archdiocese of Agana and current chairman MTM of the Republican Party of Guam.

He believes in the philosophy of "member helping member," and hopes to seek strength and excellence through creative solutions.



(#2) GEORGE A. SANTOS

George A. Santos holds a 1974 bachelor's of science from Marquette University. He is currently the assistant director of the apprenticeship program at Guam Community College. Government of Guam posts he has held include administrative services officer at the Department of Youth Affairs, director of the Department of Administration, and budget analyst at the Bureau of Budget and Management Research.

Santos is the former chairman and a current member of the board of directors of GGFEUCU, and a member of the board of trustees of the Government of Guam Retirement Fund. He is a member of the Island Choralers Men's Choir.

Santos aims to ensure that GGFEUCU provide members the vehicle to make their dreams come true and improve their quality of life.



(#3) CARLOS P. BORDALLO

Carlos P. Bordallo holds a 1985 bachelor's of administration from California State University. He is currently the director of the Bureau of Budget and Management Research, having also served as budget and management analyst supervisor and budget and management analyst at BBMR.

Presently the vice chairman of the board of directors of GGFEUCU, Bordallo has held a number of posts at the credit union. Board of Directors, GGFEUCU; Chairman of Member Relations Committee, GGFEUCU; Member, Policy Review Committee, GGFEUCU; Member, Financial & Investment Committee, GGFEUCU; Chairman, Credit Committee, GGFEUCU; Member, Delinquency Committee, GGFEUCU.

Bordallo would like to see GGFEUCU provide the best services and products to meet the financial needs of members at competitive rates.



(#4) ROSIE R. TAINATONGO

Rosie R. Tainatongo holds a 1979 bachelor's of administration from the University of Guam. She held a number of positions at the Department of Education, including superintendent, deputy director, administrator, associate superintendent, and management relations officer. She was the principal of Agat Elementary School and taught at Inarajan Junior High School.

Tainatongo is a member of the Guam Education Policy Board of the Guam Public School System. She was an active member of the board of directors of GGFEUCU from 1986 to 2003, having formerly served in a number of positions including chairperson. She is currently a member of the Fundraising Committee of San Dimas Parish. Volunteer services include member of the Mayors Council of Merizo, member of the Merizo Parish Council and board of trustee of the Guam Memorial Hospital.

She intends to provide members with superior products and services.



(#5) PEDRO R. MARTINEZ

Pedro R. Martinez holds a 1978 bachelor's of administration and a 1998 master's of administration from the University of Guam, and is a member of Chi Omicron Gamma.

Martinez is director of alumni relations, university and community engagement at the University. He previously was director of development for alumni affairs at the University, and a part-time instructor at the International Business College. He also served with the U.S. Air Force, the Air Force Reserve and the Army Reserve, as operations representative for Pan American Airways, and as general manager of Pedro's. Martinez is chairman of the board of GGFEUCU. He is president of the parent advisory board of Father Duenas Memorial School and vice president of its alumni association.

He would like to support management's efforts to accomplish the credit union's mission, encourage professional development and training, and continue recruitment. He would like to see GGFEUCU be one of the leading institutions on Guam and in the region.



(#6) STEPHEN J. GUERRERO

Stephen J. Guerrero attended Solano Community College, Long Beach Community College, the University of Washington and the University of Guam. He worked at Seattle First National Bank and for the Government of Guam holding positions in program supervision and analyst at the Bureau of Budget and Management Research, and as management research director at the Department of Labor.

A former chairman and board member of the GGFEUCU, and of its credit committee, Guerrero's civic involvement includes Coach, Manager, Umpire Consultant President; Assistant District Administrator; District Administrator Guam Little League; Coach Umpire-Babe Ruth League; Red Cross Emergency Task Force Volunteer; Guam Beautification Task Force Volunteer; Harvest Baptist School Volunteer.

He intends to provide leadership and direction for the growth, security and future development of the credit union both locally and abroad, and provide avenues and opportunities for management and staff to acquire the necessary training and skills to maintain a forefront in the credit union industry.



(#7) LINDA PAULINO REYES

Linda Paulino Reyes holds a 1974 bachelor's in education and sociology from the University of Guam. She retired from the Government of Guam in 1999, having taught at the Department of Education, a social worker with Child Protection Services at the Department of Public Health and Social Services, and an Agricultural Management Specialist at the Department of Agriculture, also overseeing the Department of Agriculture's Farmers/Fishermen small loans program. Reyes has also been a retail sole proprietor and landlord.

She is currently an AmeriCorp volunteer for the Department of Agriculture and has served meals for the homeless at the Guma San Francisco in Hagatna.

Reyes intends to work with the board, management and staff of GGFEUCU to focus on the credit union movement's commitment of "member helping member" and build on the credit union's mission statement of building a lifetime relationship with members.



(#1) JOSEPH C. PEREDA

Joseph C. Pereda is co-owner and principal broker of At Home Realty, and has 13 years of real estate experience. He retired as master sergeant in the U.S. Air Force, where assignment included Non-Commissioned Officer

in Charge of Administration for the Pentagon.

Pereda is currently a member of the credit committee and has previously served as a member of the nominating committee of GGFEUCU. He is currently chairman of the Technology Committee of the Guam Association of Realtors.

He intends to provide the best service a credit union can offer its members and that GGFEUCU be part of the community.



(#2) WILLIAM P. TAITINGFONG

William P. Taitingfong holds a 1984 bachelor's of arts from the University of Guam. He is a budget and management analyst supervisor with the Bureau of Budget and Management Research. He has been with the

Government of Guam for 23 years, and with BBMR for more than 21 years. He served for two years as a staff assistant with the Commission on Self-Determination.

Taitingfong is a member of the Credit Committee of GGFEUCU. He is a member of the Rainbow Chapter of Guam's National Pacific Jaycees affiliated with Jaycees International, and a team manager and coach for the Mangilao Halu'u's Rookie League Baseball Team of the Guam Babe Ruth League. He would like to continue as a Credit Committee member to further assist member credit needs and improve GGFEUCU's financial health so that it remain as the best credit union on island.



(#3) FELIX C. MANSAPIT

Felix C. Mansapit attended Father Duenas Memorial High School and graduated in 1970, he is a 1974 graduate of the U.S. Naval Apprenticeship program and attended the University of Guam from 1978-1979 (Eng/Business

Mgmt.) and 1990 -1991 (Business Mgmt.) Mansapit is a planner II at the Plant Maintenance Division of the University of Guam. Qualified as an electrician journeyman through the U.S. Naval Apprenticeship Program, he is a former training instructor and contract management specialist, electrical systems inspector and inspector and project manager. Mansapit is currently a member of the credit committee of GGFEUCU and his civic volunteer services includes member of the Merizo Parish.

He sees the future of the credit union in strengthening member financial well-being as well as continuing in providing and improving its services.



SHARE RATES

Share Programs	APY
CU Share Savings (minimum \$5 processing fee; \$25 min. to establish account)	1.30%
CU Advantage Free Checking	
CU Club Accounts	1.80%
CU Time Shares* (minimum \$500 required to earn dividends)	
3 months	3.55%
6 months	4.60%
9 months	4.65%
12 months	4.75%
18 months	4.50%
24 months	4.55%
36 months	4.50%
48 months	4.45%
60 months	4.40%
CU Jumbo Time Shares* (minimum \$100,000 required to earn dividends)	
3 months	3.88%
6 months	4.65%
9 months	4.70%
12 months	4.80%
18 months	4.70%
24 months	4.65%
36 months	4.60%
48 months	4.55%
60 months	4.50%
IRAs: Time Share Traditional, ROTH & Coverdell ESA	
12 months	4.75%
24 months	4.55%
36 months	4.50%
48 months	4.45%
60 months	4.40%
IRAs: Jumbo Time Share Traditional, ROTH & Coverdell ESA	
12 months	4.80%
24 months	4.65%
36 months	4.60%
48 months	4.55%
60 months	4.50%
CU Money Fund Plus (minimum \$2500 required to establish account)	
\$2,500 to \$49,999.99	2.45%
\$50,000 to \$99,999.99	3.15%
\$100,000 to \$199,999.99	4.00%
\$200,000 and over	4.50%

*All rates are expressed as Annual Percentage Yields and are subject to change without notice. Yields are effective December 22, 2006. Minimum amount required to open the following accounts are: CU Time Shares \$500.00, CU Jumbo Time Shares \$100,000.00, IRA \$25.00, CU Money Fund Plus \$2,500.00. Early withdrawal penalties apply. Applicable fees may reduce the earnings of the accounts. Products and services offered and available for qualified members.

Loan Programs	New APR
CU At Home**	now available
1st Mortgage	now available
Construction	now available
Refinance	now available
Home Equity	now available
Personal Loans	as low as 8.99%
Line of Credit	as low as 8.99%
Shared Secured Loans	as low as 2% above dividend rate
New Motorcycle Loan	as low as 7.99%
Used Motorcycle Loan	as low as 9.99%
New Auto Loans	as low as 4.99%
Used Auto Loans	as low as 5.99%
Discount Auto Loan	1% less on your loan***

*APR = Annual Percentage Rate. Rate as of December 22, 2006, Financing for up to 84 months. 100% financing available only to approved buyers. Auto loans up to five 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. 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. 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%.

IMPORTANT MEMBER INFORMATION



OTHER PRODUCTS AND SERVICES

- CU Express ATM Card
- Member Telephone Services/CU Web Member Center
- Online Banking at ggefco.com. Click... Connect... Done.
- Free AMEX Travelers Checks
- CU Direct
- CU Express Drop Box
- Notary Service

Available at all member center locations. Please call ahead. Notaries are not attorneys and cannot give advice concerning legal matters.

ATM LOCATIONS



Circle K Stores

Agat
Airport Road
Anigua
Barrigada
Cabras

Dededo
Malojloj
Ocean Vista
Sinajana
Ypao

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GovGuam Agencies
Guam International Airport
Guam Memorial Hospital

Agana Shopping Center
2 Locations - across Pay-Less entrance & next to MPULSE store

Guam Premier Outlets
Fiesta Court

Micronesia Mall
2 Locations in the Food Court

Your Credit Union
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FREE
for
members
and
Lowest
non-
member
fee on
island!



CREDIT UNION LOCATIONS HOURS AND CONTACT INFORMATION

Call Center: 477-8736

MAIN OFFICE MAITE MEMBER CENTER

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

BUSINESS HOURS

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

HARMON MEMBER CENTER

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

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