

papit famo'lu

GOVERNMENT OF GUAM EMPLOYEES
FEDERAL CREDIT UNION

George A. Santos
Chairman

**THE GAS
STATION**

Words from the Gas Man

The Road Not Taken Poet: Robert Frost

Two roads diverged in a yellow wood,
And sorry I could not travel both
And be one traveler, long I stood
And looked down one as far as I could
To where it bent in the undergrowth;
Then took the other, just as fair,
And having perhaps the better claim,
Because it was grassy and wanted wear;
Though as for that passing there
Had worn them really about the same,
And both that morning equally lay
In leaves no step had trodden black.
Oh, I kept the first for another day!
Yet knowing how way leads to way,
I doubted if I should ever come back.
Somewhere ages and ages hence:
Two roads diverged in a wood, and I –
I took the one less traveled by,
And that has made all the difference.

– what's inside –

CREDIT UNION & YOU

2 President/CEO Message
International Credit Union Day
Eco Force Events & News

MONEY MATTERS

3 Christmas Club Account
Help Build A Childrens Museum
Youth News
Supervisory Notice

NOTICES & RATES

4 Loan & Share Rates
General Service
Information
Important Dates

Changes In Hand For a Better Tomorrow

4th Quarter Newsletter | October - December 2009

Making Headway For The Green Movement

The need for expansion at Government of Guam Employees Federal Credit Union has made lessening its impact on the environment even more important.

That's why as the groundwork for construction of a new environmentally sustainable headquarters off Route 8 continues to progress, GGEFCU is constantly inventing new ways to better itself as a company.

As Guam's first financial institution branch designed to be environmentally sustainable, the new building is just one effort GGEFCU has made to achieve a greener credit union. Its plan to pursue LEED certification once the new headquarters is complete is not the end of it either.

Credit union leadership has determined that lessening its impact on the environment has to be apparent in everything it does, which is where the new ECO Force comes in.

Made up of GGEFCU employees, this new team's main objective will be to monitor and set an example for fellow employees. Whether that means adding recycling bins to break rooms, which the team recently achieved, or organizing beach clean-ups, the ECO Force will make it happen.

"Lessening our impact on the environment goes far beyond just saying that we're a green company," said Mr. John Arroyo, President and CEO. "It means actually being a green company. It

means going that extra mile to make sure we recycle paper, provide bins in our establishments so members can recycle their plastic bottles. It means providing CU eServices so our customers can easily access their information online and save paper in the process. This is our commitment."

Mr. George Santos, Chairman of the GGEFCU Board of Directors, said an independent group of employees is a great way to make sure little things like these lead to a better, more environmentally friendly credit union.

"Our new ECO Force will be that extra set of eyes we need to ensure we're staying committed to being green," he said. "This is just another example of how GGEFCU never does anything halfway. We are committed to making our island a more beautiful place, which means lessening our impact on the environment and eliminating waste."

GGEFCU has introduced new products to encourage members to do the same. For example, the new Hybrid offer gives members a 1% discount of their approved loan rate, just for purchasing a Hybrid model car.

"Services like these not only help our environment; they help our members," said Mr. Arroyo. "You really can't go wrong with that."

Stay tuned for even more progress on our 45,000 square-foot environmentally friendly headquarters.

GGEFCU SAYS GOOD-BYE TO A FOUNDING MEMBER



Former Sen. Jose "Ping" Duenas, who along with 19 other Government of Guam employees contributed \$250 in assets to help form the financial institution in 1962, passed away on Aug. 31, 2009.

The impact Senator Duenas had on Guam and GGEFCU is immeasurable. He will be greatly missed by the leadership of GGEFCU, members, his friends and family.



John Arroyo
President/CEO

Dear Valued Member,

This season for the credit union has been bittersweet.

As seen on the front cover of this newsletter, former Sen. Jose "Ping" Duenas, a GGEFCU founding member passed away on Aug. 31, 2009. The passing of Sen. Duenas marks the end of an era here at the credit union. His contributions to GGEFCU have really been unfathomable, and his friendship has been even more a part of us. He has watched GGEFCU grow out of a cubicle with a handful of GovGuam employees to breaking ground on the new Maite headquarters to more than 40,000 members whose lives have been financially enriched because of the tireless efforts of our founders.

As we say goodbye to our friend, the credit union continues to live up to his legacy. We will be adopting a new name very soon, which is just one of the many steps we hope will benefit our entire membership. We have grown significantly, and so has our diversity. We want to make sure our name is not only associated with GovGuam employees, but everyone on our island. We believe changing our name will better suit our vision for the future, and make it less confusing for everyone on Guam who wants to join us. We plan on announcing our new name later on this year.

We've also been busy inspiring others around us in going green - not only will we be building Guam's first ever LEED certified building, but we've started an Eco Force team with GGEFCU employees and their families - from recycling bins at each member center, to supporting programs like iRecycle in giving back to our island's schools - you will want to read all about it in the following pages.

Speaking of giving back to our kids - look out for the Coindexter and JV Redemption event to be held soon, plus the U'Zeum Million Penny Drive that will help open the first children's museum on Guam - look out for the Wishing Wells at all member centers soon and donate your loose change!

Please join us in celebrating making members' dreams happen - on Thursday, October 15 we will serve light refreshments at all member centers in celebration of International Credit Union Day!

Important notice to members - the Supervisory Committee is doing their annual verification of member records, please read about this on page 3.

Wishing you and your family all the best this season - looks to be another exciting one for your credit union!

John Arroyo, President/CEO




ECO FORCE TEAM IN FULL EFFECT

The new Eco Force is getting a head start on their new mission of inspiring other co-workers to lead a greener lifestyle - at work and at home.





Recycling bins were added to break/lunch rooms at all member centers for plastic and cans, which will be donated monthly to area schools. Students can exchange cans for extra money for their school through I-Recycle.

Other achievements by the Eco Force Team include:

-  Instituting a NO STYROFOAM policy at credit union events. The material does not biodegrade. Plans are underway that would prohibit credit union employees from throwing Styrofoam containers away on GGEFCU property. The team hopes this will discourage its use.
-  Participation in the Carnival Clean-Up. Employees volunteered two times per week at the carnival grounds at Paseo.
-  Sponsorship of a Shredding Day in conjunction with I-Recycle and GWHS. Two truckloads of paper were shredded and donated to farmers to re-use.



Donate your loose change to the

Children's Discovery Museum of Guam
"Million Penny Drive"!

Help open U'Zeum for the children of Guam!
Look for the Million Penny Drive Wishing Wells at all GGEFCU Member Centers, at participating retailers and at  Gas Stations. Donate your loose change to help open the doors of the first kids museum on Guam, and have fun watching the coins spiral down the wishing wells!





Haunted by the debt of Christmas Past?

Open a savings plan with a CU Christmas Club Account!

It's that time again. The holidays are fast approaching, and with GGEFCU, you can help spread Santa's cheer without worrying about credit card bills later on.

The GGEFCU Christmas Club account lets you save for holiday spending in advance rather than building up debt on your credit cards. Simply deposit a minimum amount of \$5, then put away a small amount on a regular basis. You can arrange to have money deducted directly from your paycheck too, so you can make saving as painless as possible.

Earn yields as high as 1.40% APR*, then get your money in a lump sum right before the holiday season. With GGEFCU, you can put the cheer back in holiday giving!

Call 477-8736 or visit any of our 3 convenient locations today!

*APY (Annual Percentage Yield) Christmas Club is accurate as of date of this publication and is subject to change without notice. Yields are effective 10/15/09. Penalty will be assessed for early withdrawals. Other restrictions apply. See credit union representative for details. No membership fee required. Must maintain \$5 minimum balance in CU Savings account.

IMPORTANT NOTICE TO MEMBERS

The supervisory committee is verifying member records. Please compare these balances with your records. If they do not agree, please report any differences immediately to:

SUPERVISORY COMMITTEE
Government of Guam Employees Federal Credit Union
P.O. Box 20225, Barrigada, GU 96921

We will consider the balances correct unless we hear from you within the month of October.
Thank you for your assistance.

IT PAYS TO SAVE
COINDEXTER & JV

REDEMPTION EVENT

REDEEM YOUR CU BUCK POINTS FOR 2009 2ND & 3RD QUARTERS

mark your calendar!
SUNDAY NOV 8
AGANA SHOPPING CENTER
10 a.m. - 4 p.m.

be on the look out for print ads and redemption letters in the mail!

JV rewards

The **COINDEXTER CLUB**

Help Your Family Save Money

Did you know that the typical family spends close to \$2,500 every year on utilities such as water, heat, air conditioning, and electricity?

The U.S. Department of Energy says a lot of that money is spent on wasted energy. And if you help your family save energy, there may be more money to spend on things like fun vacations, pizza, and shopping.

These small things can make a difference, especially if you do them every day:

- 💰 Turn off the lights if you're the last to leave a room.
- 💰 Make sure faucets aren't dripping when you turn them off. Just one day of dripping can add \$2.50 to the month's bill.
- 💰 Shower instead of taking baths and limit your showering time.
- 💰 Know what you want before you open the refrigerator door--looking while the door is open will make it run longer.
- 💰 Microwave your lunch--it requires less energy than using the stove.
- 💰 Close doors and windows when the air conditioning or heat is on.
- 💰 Use cold water rather than hot water, whenever possible.
- 💰 Put dirty clothes in the laundry--but only if they're dirty. If your clothes are just wrinkled, re-washing them is wasting energy.

You also can spend time learning how to save energy in and around your home. Then you'll be able to make suggestions to your parents. Ask your credit union where you can learn more about saving energy.

