



*Catch yours before March 31st
and save an additional .25% off
your loan rate!*

Boating, camping, and fishing are warm-weather activities that we all enjoy, so why not prepare now with a loan from Generations Family? Stop in to the Credit Union February 15th through March 31st and save an additional .25% off our already low loan rates!

For more details, please stop by the Credit Union.

*Fishing for a
Warm Weather Deal?*



Meet or Beat

**A Great Generations
Family FCU Rate!**

Ready, Set... Bring in an existing loan from another institution and Generations Family FCU will "Meet or Beat" your current rate*!

* This offer valid January 15, 2009 through March 31, 2009. New money only. All lines of credit excluded. Some restrictions apply.



March 2009

Worker, Retiree and Employer Recovery Act of 2008

The Worker, Retiree and Employer Recovery Act was signed into law on December 23, 2008 by President Bush. The new law temporarily suspends the requirement for taxpayers age 70-1/2 and older (and their beneficiaries) to make annual minimum distributions from their retirement plan accounts. Hopefully, this will provide older Americans some much needed financial flexibility as they struggle to manage their finances during this difficult economic time.

So, if you are an IRA holder 70-1/2 or older in 2009, you are not required to take a RMD (required minimum distribution) for the 2009 tax year. Any distributions that are taken from an IRA in 2009 will not be considered RMD payments unless the payments are distributions to satisfy RMDs for the 2008 tax year.

If you have any questions, please contact the Credit Union.

GFFCU Annual Meeting Reminder

**Tuesday, March 24
7:00 p.m.**

Trillium Banquet Center,
6200 State St., Saginaw

Please join us for
beverages and
dessert at **NO
COST** to you!



902 S. Washington Ave. • Saginaw, MI 48601
989.755.8502 • Fax 989.755.0131

4945 Mackinaw Rd. • Saginaw, MI 48603
989.797.1585 • Fax 989.797.1590

MAILING ADDRESS

P.O. Box 1964 • Saginaw, MI 48605
Toll Free 800.455.8502

HOURS

Mon., Tue., Thu..... 8:30am - 5:00pm
Wednesday 10:00am - 5:00pm
Friday..... 7:30am - 5:30pm

TELEPHONE TELLER

800.860.5704 • Enter CU Code 027

www.MySaginawCU.com

NCUA Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government.
National Credit Union Administration, a U.S. Government Agency



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