

The QUARTERLY TELLER

A PUBLICATION FOR MEMBERS OF GROUP SERVICE EMPLOYEES FEDERAL CREDIT UNION

First Quarter

2010

FUNDS AVAILABILITY POLICY DISCLOSURE

In some cases, the Credit Union will not make all of the funds that you deposit by check available to you on the same business day that we receive your deposit. Funds may not be available until the second business day after the day of your deposit. We may delay your ability to withdraw funds deposited by check into your account an additional number of days for the following reasons:

- We believe a check you deposit will not be paid;
- You deposit checks totaling more than \$5,000 on any one day;
- You deposit a check that has been returned unpaid;
- You have overdrawn your account repeatedly in the last six months; or
- There is an emergency at the Credit Union (i.e. failure of communication or computer equipment).

Checks will generally be available no later than the seventh business day after the day of your deposit. For special rules on new accounts, please contact Group Service Employees Federal Credit Union.

Supervisory Audit

It's time again for the Credit Union Supervisory Committee to conduct its annual audit of member accounts. If you note any discrepancies with your account, please contact the Supervisory Committee. See card enclosed with your statement for additional details.

Notice of Privacy Practices for Members of Group Service Employees Federal Credit Union

Group Service Employees Federal Credit Union observes these practices and procedures.

Information We Collect:

We collect nonpublic information about you from some or all of the following sources:

- Information we receive from you on applications or other forms;
- Information about your transactions with us, our affiliates, or others; and,
- Information we receive from a consumer-reporting agency.

Information We Disclose:

We do not disclose any nonpublic personal information about our members and former members to affiliates or non-affiliated third parties, except as permitted by law.

Our Security Measures:

We restrict access to nonpublic information about you to only those employees who need that information to perform their jobs and to provide service to you. The Credit Union has established internal security controls, including physical, electronic and procedural safeguards to protect the information you provide to us and the information we collect about you.

Credit Union members and the public may receive copies of this notice of privacy practices by contacting the Credit Union.

Rates Effective May 1, 2009*

MEMBER DIVIDEND RATES		
	Dividend Rate	APY*
Shares	1.00%	1.004%
Christmas Club	1.25%	1.256%
IRA Shares	3.00%	3.034%
Share Certificates	**	**
IRA Certificates	**	**

*Rates shown are Annual Percentage Yield (APY) and are subject to change without notice.

** For current rates on IRA and share certificates, call the Credit Union or visit our website at www.groupservicefcu.org.

AUTO & SIGNATURE LOAN RATES		
	Term	APR*
New & Used Autos	72-month maximum	Rates as low as 4.42%**
Signature	Various	Rates as low as 9.42%**
Share/Certificate Secured	Various	2% above Dividend Rate/ Minimum 4%

*Rates shown are Annual Percentage Rate (APR) and are subject to change without notice.

**Rates are based upon individual credit history and credit scores. Loan rates may also be reduced by 0.25% for automatic payments and/or member savings balance of \$2,000.

<p>Telephone Numbers 1215 S. Boulder 551-3800 551-3706</p> <p>Hours 1215 S. Boulder Daily 8:00 a.m. to 4:00 p.m.</p> <p>Oklahoma City As Announced</p> <p>Mailing Address P.O. Box 21258 Tulsa, OK 74121-1258</p> <p>On the Web www.groupservicefcu.org</p>	<p>Board of Directors Dewey Hicks, Chairman Damon Boggs, Vice Chairman Renée Butler, Secretary John Wilkinson, Treasurer Barbara Bowles Leigh Ann Hancock Kevin Holmes Mike Rollins Nathan Shuyler</p> <p>Supervisory Committee Nathan Shuyler, Chair Leigh Ann Hancock Brenda Bays Dan Skidmore Bob Miller</p>	<p>As of February 28, 2010:</p> <p>ASSETS\$11,152,615 SHARES/DEPOSITS.....\$9,301,063 LOANS.....\$9,650,040 INVESTMENTS.....\$627,384 EQUITY.....\$1,827,065 NUMBER OF MEMBERS.....1,865</p> <div data-bbox="914 1549 1487 1814" style="border: 1px solid black; padding: 5px;"> <p>Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government</p> <p style="font-size: 2em; font-weight: bold; text-align: center;">NCUA</p> <p style="text-align: center; font-size: 0.8em;">National Credit Union Administration, a U.S. Government Agency</p> </div>
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