



Green River Basin Federal Credit Union

131 East Railroad Ave.  
Green River, WY 82935



307.875.3044  
307.875.6930  
RR# 872.5257  
1.888.340.3044

Office Hours: 9:00-5:00  
Drive-up Hours: 7:30-5:30

**Board of Directors**

George Wakefield ..... Chairperson  
Jan Huffman ..... Vice-Chairperson  
Brady Whitehead ..... Treasurer  
Cezanne Brennan ..... Secretary  
Kevin Robertson  
Joann Wyant  
Becky Bramwell

**Credit Committee**

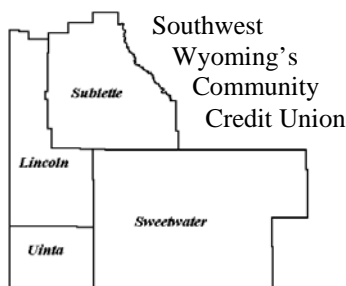
Kevin Gelinas ..... Chairperson  
Alfred Bramwell  
Joanna Robinson

**Supervisory Committee**

Carmen Whitehead ..... Chairperson  
Carol Collins  
Suzanne Hermansen  
Kathleen Pelletier

**Staff**

Arvil Ashment ..... President/CEO  
Olga Muñoz ..... VP/Loan Officer  
Kristin Sizemore ..... VP/Loan Officer  
Lesla Measles ..... Share Draft Specialist  
Leona Folkerts ..... Service Rep.  
Kelly Shablo ..... Loan Officer



# The Main Stream

Fourth Quarter 2006  
January 1, 2007

## Happy New Year!!

The Directors, Officers, Staff, and Volunteers wish you joy and happiness for the new year.

### Home Banking



Our Home Financial Service has become a reality. You can now view your accounts and account activity online. You can transfer between your accounts and even make loan payments. *Note: Transfers from savings (regular and secondary shares) are limited by Federal Regulation to six (6) per month from each individual account, whether done online, by telephone, through ACH, or automatically as set up through the credit union.*

Just log onto <http://grbasinfcu.org>, look for and click on the "Your Account" link. Follow the instructions on the Welcome page under "new Users". It is as simple as that. Your password will be e-mailed to you at the address you provide. (Check your Junk Mail if it does not appear in your inbox) Call us if you have questions or problems with the set up.

### Certificate of Deposit Special

For a limited time\*, we are offering the following special rates.

**1 year 5.20% APY 5.302%**  
**2 year 5.30% APY 5.406%**

\* Offer can be withdrawn without prior notice.

### Home Equity Lending

Due to unforeseen circumstances the implementation of this loan product has been delayed until later this year. We will notify you once the program has been initiated. We apologize for the delay.

### New Website Design

Watch for a change in our website. Sometime in January we are scheduled to introduce our new look. In addition to the regular items on the site, we will feature links attached to cities and activities in Southwest Wyoming as well as links to Wyoming Road and Travel, Wyoming Weather, Western Wyoming Community College, and University of Wyoming Athletics.

Make us your home page.

### NCUA Insurance Update

Recent changes in NCUA insurance coverage means your IRA account (Retirement Savings) is now insured to \$250,000.

If you do not have your IRA with us, you may wish to open one or transfer your existing one. We pay 4.0% interest, 4.06% APY on IRA deposits.

## Credit Union Services

### **Share (Savings) Accounts**

Primary \*\*  
Secondary  
Christmas Club  
Vacation Club

**IRA'S**  
Share Certificate

### **Share Draft (Checking) Account**

### **VISA DEBIT Cards**

### **Online Banking**

### **Loans**

Share Secured  
Collateral - New & Used  
Computer  
Personal  
Line Of Credit

### **Insurance**

Credit Disability  
Credit Life  
Joint Credit Life

### **VISA CREDIT Cards**

### **Payroll Deduction**

### **Direct Deposit**

### **Notary Public**

### **American Express Travelers Cheques**

### **Western Union Money Orders**

### **Bank Wires**

### **Financial Counseling**

### **Recreation Center GR & RS**

### **Counter Checks**

### **WSLC - College Loans**

### **On site ATM**

??

## **Mystery Number**

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We have hidden a member's share account number in this newsletter. If you can find YOUR account number, contact the Credit Union by January 31<sup>st</sup>, 2007.

We did have a winner last quarter, so this quarter we will deposit \$5.00 into the winner's account.

## **Watch TV Channel 6**

*Growing old is when fun  
is a lot more work!*

### **Why Wait????**

With our home banking service you do not need to wait for the credit union to open to check on a balance or if a check cleared.

**Do it online-24 hours a day.**

## Raffle Winner

The winner of the Weatherby  
Vanguard 300 WSM was  
Joe Frantzen



Thanks to all of you who purchased tickets to help raise funds for our High School Scholarship Program.

Our next raffle will begin in late January or Mid February.

## 2007 Holiday Schedule

New Years Day	Jan 1
Martin Luther King, Jr. Day	Jan 15
Presidents' Day	Feb 19
Memorial Day	May 28
Independence Day	Jul 4
Labor Day	Sep 3
Columbus Day	Oct 8
Veterans Day	Nov 11
Thanksgiving Day	Nov 22
Christmas	Dec 25

## THE STATISTICS

	<u>12/31/05</u>	<u>12/31/06</u>
Assets	8,621,171	8,583,891
Shares/Cert	7,667,304	7,726,825
Loans/VISA	6,264,812	6,300,847
Members	1958	2022

## **Don't Get Hooked!!**

There are people out there, trolling for you, trying to "hook" you. That is right, they are "phishing". Phishers will use unwanted e-mail, commonly known as spam, to lure you to fake Web sites in an attempt to obtain personal information used by them to commit identity theft. Phishers will construct Web sites containing authentic looking logos and familiar graphics and ask you to provide account information or other personal data such as usernames, passwords, and social security numbers.

Do not take the bait! Your credit union will never send an e-mail or contact you by phone and ask you for personal data. We already have it.

Be very cautious when using the Internet. Install a firewall as well as an antivirus/antispymware program, updating them regularly. Make sure you install security updates to your browser. Do not use e-links within an e-mail to visit a Web site. Never provide personal information over the internet. You should only send credit card information over a secure Web site – a site using https where the "s" stands for secure. If you have online access to your accounts, monitor them frequently for unauthorized transactions. Change your online passwords frequently - it is advisable to use passwords with a combination of letters (both upper and lower case), numbers and symbols.

Avoid being caught by taking proper precautions.

Visit us at: [grbasinfcu.org](http://grbasinfcu.org)

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Your savings federally insured to at least \$100,000 and backed by the full faith and credit of the United States Government

# NCUA

National Credit Union Administration, a U.S. Government Agency

## Youth Corner

*Remember, bring your  
grades in and receive  
A deposit into your savings  
for each A earned.*

*Eligible for grades 1/12*