



Green River Basin Federal Credit Union

The Main Stream

Fourth Quarter 2008
January 1, 2009

131 East Railroad Ave.
Green River, WY 82935

307.875.3044
RR# 872.5257
1.888.340.3044

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

301 2nd Street
Rock Springs, WY 82901

307.382.4321

Office Hours: 9:00-5:00
Drive-up Hours: 8:00-5:30

Board of Directors

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

Loan Review Committee

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

Supervisory Committee

- Carmen Whitehead.....Chairperson
- Susan Bybee
- Erin Parker
- Vacant
- Vacant

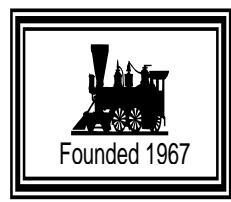
President/CEOArvil Ashment

Staff - Green River

- Kristin Sizemore.....VP/Loan Admin
- Olga Muñoz.....VP/Loan Officer
- Lesa Measles.....Share Draft Specialist
- Kelly ShabloLoan Officer

Staff - Rock Springs

- Leona Folkerts Service Rep
- Kandace Quezada..... Service Rep



Over 41 years of member service

Debit Card Fraud Across the United States

Unfortunately fraud does not and did not take a holiday. It appears that many member debit cards in our card base have joined with others in a nation wide fraud scheme that has hit credit unions and banks all across the United States. We have heard of one Wyoming bank that had over 1,000 cards compromised with fraudulent transactions.

Due to the increasing fraud which utilizes signature and/or non-Pin Number based transactions, your credit union has **temporarily** decided to follow the recommendations of our Insurance Company and require that our cards recognize **Pin Based Transactions** only. We instructed our card provider to change our security the evening of December 22, 2008.

Pin based transactions will place a limit as to where and how you may use your card. We realize that **not all VISA merchants accept Debit Cards** and have run transactions through as a signature based credit card transactions in the past. This type of transaction has been stopped. Those gas pumps not accepting Debit Cards will also reject your card. Internet purchases using your Debit Card has also been curtailed.

We apologize for any inconvenience this has caused during the holiday travel season; however, since the perpetrators of this fraud are still attempting to utilize some of our member cards, we will maintain the Pin Based requirement for a short time longer. We are reviewing our options at this time and are working diligently to restore our card services to their former or near former capacity. *Your patience is greatly appreciated.*

We Will Miss You!

Rosaline Bramwell, Becky as she is known to most of us, has decided to resign her position on the Board of Directors of Green River Basin Federal Credit Union. Becky has served on the Board since 1990. During her 19 year tenure Becky has provided the credit union with her guidance and insight which helped make it the organization it is today. She states that she has thoroughly enjoyed her position on the Board and would recommend it to anyone interested in volunteering.

Becky's presence on the Board will be missed!

Credit Union Services

Share Accounts

Primary Share (Savings Account)
 Secondary (Savings Account)
 Christmas Club
 Vacation Club
 IRA'S
 Share Certificates of Deposit
 Youth Savers Share Certificate
 Share Draft (Checking) Account

VISA CREDIT and VISA DEBIT Cards

Online Banking

Loans

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

Insurance

Credit Disability
 Credit Life
 Joint Credit Life

Payroll Deduction

Direct Deposit

Notary Public

American Express Travelers

Cheques

Western Union Money Orders

Bank Wires

Financial Counseling

Recreation Center GR & RS

Counter Checks

On site ATM's - Green River and Rock Springs



REMEMBER to look for the above networks when using an ATM. Using your Green River Basin Debit/ATM card at one of these ATM locations is service charge free.

**Over 57,000 sites
 across the U.S.**

Ad these sites to your favorites to locate service charge free sites before you travel.

<http://www.allpointnetwork.com/>
<http://www.co-opnetwork.org>

Credit unions are member owned and we do what we do for you and not for a group of elite investors like other financial institutions.

Financial Market Turmoil

The **National Credit Union Administration** recognizes the consumer's need for "assurance that the federally insured funds in their credit unions are safe up to the insured limits." NCUA has opened a call center to enhance the overall consumer understanding of how credit union deposits are insured. NCUA insurance experts are available from 6 a.m. to 4:30 p.m. (MST) Monday through Friday to answer your insurance questions. The NCUA Call Center number is 1-800-755-1030, extension 1.

NOTE: *Green River Basin FCU is a well capitalized credit union and does not invest in Real Estate backed securities. We have money to loan!*

We have the brochure entitled
Your Insured Funds
 which explains NCUA insurance
 and how it covers your deposits.

Scholarship Raffle



**WIN WIN WIN WIN WIN
 WIN WIN WIN WIN
 2009 Polaris RZR – MSRP
 \$10,799**

Help us provide scholarships for area High School Seniors. Buy a raffle ticket today. Only 200 being sold @ \$100 each.

Visit either office for details and to purchase your ticket.

Non-members eligible to win – Tell your friends.

BUY ONE TODAY

Welcome Back

Cezanne Brennan, a former Board member, was appointed by the Board of Directors on December 22, 2008 to fill the vacancy left by Becky Bramwell's resignation.

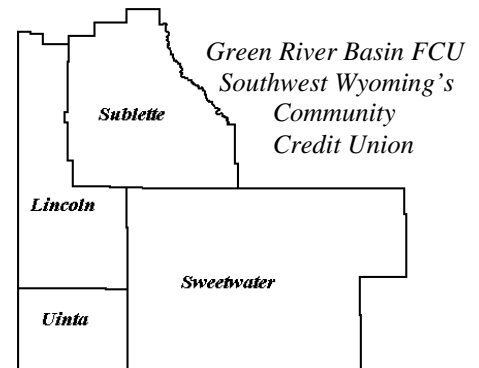
2009 Holiday Schedule

New Years Day 2009	Jan 01
M.L. King Birthday	Jan 19
Presidents Day	Feb 16
Memorial Day	May 25
Labor Day	Sep 07
Columbus Day	Oct 12
Veterans Day	Nov 11
Thanksgiving Day	Nov 26
Christmas	Dec 25
New Years Day 2009	Jan 1

We will be closed on the above days, however, our **Night Depository**, at both our Green River and Rock Springs offices will be open to take your deposits, our **ATMs** will be available to withdraw funds, and our **Online Banking**, as always, will be available to check your transactions or transfer funds from one account to another.

THE STATISTICS

	<u>12/31/2007</u>	<u>12/31/2008</u>
Assets	9,972,333	9,185,747
Shares/Cert	8,971,111	8,210,687
Loans/Visa	5,642,360	6,130,964
Investments	3,236,663	2,212,096
Members	2104	2,207
Questions, Contact Arvil Ashment, President		



Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government

NCUA

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

Visit us at: www.grbasinfcu.org