

# GLASS CUTTER



Vol. 5, Issue 4

FALL 2011

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## Visa Super Bowl XLVI Sweepstakes

Imagine yourself as the hero this season when you deliver tickets to ten of your friends for the most exciting game of their lives, Super Bowl XLVI - courtesy of Visa!

When you use your Glass City Platinum Visa card, or any Visa card, between September 8 and December 27, 2011, you'll be entered for a chance to go to Super Bowl XLVI for you and ten friends.

Whether you're looking to upgrade your TV, stocking up at the grocery store for your favorite team's tailgate, or heading to dinner at your neighborhood restaurant to watch a game with friends, when you use your Visa card, you're automatically entered for a chance to win!

The Grand Prize includes: trip for winner and 10 friends, airfare to Indianapolis, 5 days, 4 nights hotel accommodations, transportation to and from the event, \$100 prepaid Visa cards for the winner and his or her friends.



For more information, please visit [visa.com/NFL](http://visa.com/NFL)

**NO PURCHASE OR OBLIGATION NECESSARY TO ENTER OR WIN THE VISA SUPER BOWL XLVI SWEEPSTAKES.** Non-Purchase Entries and Purchase Entries have an Equal Chance of Winning. Open to legal U.S. residents, 18 or older as of 9/8/11. For details on Non-Purchase Entries, see Official Rules at [visa.com/NFL](http://visa.com/NFL). PIN-based and ATM transactions are not eligible. Void in Puerto Rico and where prohibited. Sweepstakes ends 12/27/11. Sponsored solely by Visa USA, Inc.

# Glass City Federal Participates in Fall Community Outreach

Glass City employees have been throughout the community this fall, with several outreach events on our calendar!

•**Miracle Jeans Day:** In support of the Children's Miracle Network and Mercy Children's Hospital, Glass City employees went casual for kids on September 14th, and raised nearly \$300 doing so!

•**Race for the Cure:** Glass City Federal had 27 walkers representing the credit union, raising nearly \$1,500 for Susan G. Komen of Northwest Ohio.

•**Light the Night:** On Sunday, October 2, we will be walking in the Light the Night walk for the Leukemia and Lymphoma Society. The walk is held downtown Toledo, and kicks off at Fifth-Third Field at 7:00 P.M. Join us and help us "light the night"!

•**Food Drive:** Are you ready for some FOOTBALL? Not just any football game, but THE big game - the Ohio State/Michigan game! To show your loyal support to your favorite team, we hope you'll donate your non-perishable food items to our annual food drive, which runs from October 31 through November 18. All you have to do is bring your donated food to any branch, and place it in either the OSU or Michigan food drive box. The team that collects the most donated food at the end of the drive (by weight) WINS!

*So, whether you're a Buckeye or a Wolverine, donate some food, and we ALL win!*



## *Did you know?!?*

### Glass City Federal is now on Facebook AND Twitter!

#### Benefits of becoming a Glass City fan?

- Get updates on upcoming community events
- Learn about new promotions and specials
  - Access quarterly newsletters
- Provide your feedback to the credit union



Follow us and "Like" us today!

[www.facebook.com/glasscityfcu](http://www.facebook.com/glasscityfcu)  
[@GlassCityFCU](https://twitter.com/GlassCityFCU)

### 2011 Christmas Club Transfers will take place Tuesday, November 1

Once again this year, if you have a Glass City Federal checking account, your Christmas Club account balance will be automatically transferred to your checking on Tuesday, November 1.

If you do NOT have a checking account with us, your Christmas Club balance will be transferred to your Primary Share Account (S1) on this date.

If you're looking for easy gift ideas this year, consider giving a Visa Gift Card! Gift cards may be purchased at any branch, in any denomination from \$10-\$500. They can be used at most locations where Visa is accepted!

This year's holiday designs will be available soon -- please visit [glasscityfcu.com](http://glasscityfcu.com) to check them out!



# FACTS

## What does Glass City Federal do with your personal information?

### Why?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some, but not all, sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

### What?

The types of personal information we collect and share depend on the product(s) or service(s) you have with us. This information can include:

- Social Security number and Income
- Account balances and Payment history
- Account transactions and Credit history

When you are no longer our member, we continue to share your information as described in this notice.

### How?

All financial companies need to share members' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their members' personal information; the reasons Glass City Federal chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Glass City Federal share?	Can you limit this sharing?
<b>For our everyday business purposes</b> – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	<b>Yes</b>	<b>No</b>
<b>For our marketing purposes</b> – to offer our products and services to you	<b>Yes</b>	<b>No</b>
<b>For joint marketing with other financial companies</b>	<b>Yes</b>	<b>No</b>
<b>For our affiliates' everyday business purposes</b> – information about your transactions and experiences	<b>Yes</b>	<b>No</b>
<b>For our affiliates' everyday business purposes</b> – information about your creditworthiness	<b>No</b>	<b>We do not share</b>
<b>For nonaffiliates to market to you</b>	<b>No</b>	<b>We do not share</b>

### Questions?

Call toll-free **1-800-837-3595** or go to [www.glasscityfcu.com](http://www.glasscityfcu.com)

<b>Who we are</b>	
<b>Who is providing this notice?</b>	Glass City Federal Credit Union
<b>What we do</b>	
<b>How does Glass City Federal protect my personal information?</b>	<p>To protect your personal information from unauthorized access and use, we use security measures that comply with Federal law. These measures include computer safeguards and secured files and buildings.</p> <p>Glass City Federal regularly tests and assesses our information security measures, systematically trains employees, and adopts upgrades and enhancements as necessary to protect your information.</p>
<b>How does Glass City Federal collect my personal information?</b>	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> <li>• Open an account or apply for a loan</li> <li>• Show your driver's license or use your credit or debit card</li> <li>• Make deposits or withdrawals from your account</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
<b>Why can't I limit all sharing?</b>	<p>Federal law gives you the right to limit only:</p> <ul style="list-style-type: none"> <li>• Sharing for affiliates' everyday business purposes – information about your creditworthiness</li> <li>• Affiliates from using your information to market to you</li> <li>• Sharing for nonaffiliates to market to you</li> </ul>
<b>Definitions</b>	
<b>Affiliates</b>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• Our affiliates include Glass City Federal Credit Union; and Area Financial Services Credit Union Service Organization (CUSO).</li> </ul>
<b>Nonaffiliates</b>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• Glass City Federal does not share with nonaffiliates so they can market to you.</li> </ul>
<b>Joint marketing</b>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>• Our joint marketing partners include investment, insurance, and other financial services companies.</li> </ul>