



VOL. 25, NUMBER 1 JANUARY 2009

# MONEY Matters



## GCU HOLDS ANNUAL CHRISTMAS COLORING CONTEST



Germania Credit Union hosted its Annual Christmas Coloring Contest for children whose parent(s) or guardian(s) are members or who are members themselves. We wish to thank them for their participation. Listed below are the winners:

### 1<sup>st</sup> Place

Madison Moran (3 yrs and under)  
Brenna Curtis (4-6 yrs)  
Alivia Paige Hassell (7-9 yrs)  
Rhett Pavelka (10-12 yrs)

### 2<sup>nd</sup> Place

Aidan Remmert (3 yrs and under)  
Katelyn Dyer (4-6 yrs)  
Samantha McGaughy (7-9 yrs)  
Hailey Wheeler (10-12 yrs)

### 3<sup>rd</sup> Place

Tanner Gore (3 yrs and under)  
Garett Cadenhead (4-6 yrs)  
Lindsey Taylor Longa (7-9 yrs)  
Amaris Teter (10-12 yrs)

#### The entrants were:

**0 - 3 Years Old:** Fallon Chovanec, Aiden Schulz, Peyton Gauer, Hadley Zetty, Jacob Ladewig, Lawson Swor, Kaiden Kalkhake, Madison Moran, Avery Godfrey, Caleb Arris, Carson Arris, Tanner Gore, Evyn Snook, Savannah Ward, Aidan Remmert

**4 - 6 Years Old:** Katelyn Howard, Shelby Sanders, Caroline Schulz, Moran McGee, Erie White, Ashton Early, Josephine Gurka, Joseph Woodall, Rylee Cadenhead, Devon Curtis, Anthony Talamantez, J. Lisa May, Kaylea Rae Killen, Dayne Elizabeth Moehmann, Damarieus Stubblefield, Kayci Pharaon, Wyatt Trevino, Sydney Ward, Jared Files, Nathan Gurka, Sophia Rutledge, Kevin Gentry, Sequoyah Branham, Elizabeth Munoz, Jackson Kalkhake, Shaelyn Sanders, Reid Rousser, Kye Herbert, Jaedyn Gauer, Brenna Curtis, Reid Snook, Ryland Brau, Lauren Ward, Roseanna Files, Randy Arris, Jr., Jayden Ladewig, Ethan Leonard, Katelyn Dyer, Garett Cadenhead, Adron Young

**7 - 9 Years Old:** Katlyn Clark, Preston Windham, Kendal Grace May, Taylor Roesler, Alivia Paige Hassell, J. T. Howard, III, Tristan Brantley, Kylie Janner, Samantha McGaughy, Joseph Nicholson, Elizabeth Nicholson, Alyssa Talamantez, Jake Gregory, Wake Brown, Mason Tomchesson, Sarah Hall, Callen Martinez, Shelby Ward, Rhett Rousser, Raquel Hemsmyer, Lindsey Taylor Longa, Ciara Antu, Jordan Dillingham, Mallory Maxwell, Slade Bedingfield, Cori Kaminski, Aunna M. Soto, Ashleigh Lynn Hamm, Lauren McCaghren, Shane Ek-Sanders, Madison Kirk, Logan Braune, Lakota Branham

**10 - 12 Years Old:** Jacob Gurka, Hannah Hall, Heather Gentry, Eric Martinez, Nicholas Noska, Hunter Dernehl, Kyle Craven, Gaithon Brau, Madison Tomchesson, Samantha Roesler, Makala Antu, Ashton Clark, William Nicholson, Rhett Pavelka, Cora Leach, Jessica Korth, Lexi Kisslinger, Hailey Wheeler, Cameron Cox, Miranda Jackson, Isaac Hall, Amaris Teter, Andrew Nicholson



*The Twenty First Annual Meeting of Germania Credit Union will be February 19, 2009 beginning at 6:00 p.m. at the Germania home office.*

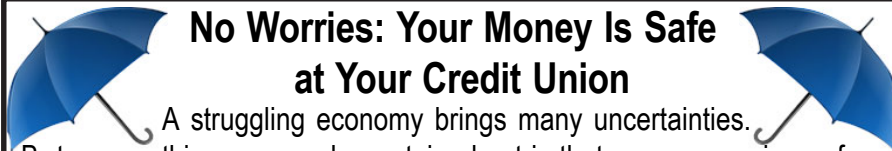
*Our members are our strength, your participation assures that we will continue as a strong credit union with a bright future.*

## Board of Directors Names Nominating Committee

The following people were appointed by the Board of Directors to serve on the Nominating Committee at the Nineteenth Annual Meeting: Lisa Eben, Lee Ann Chambers, and Howard Tomlinson.

The Nominating Committee is responsible for nominating at least one member for each vacancy on the Board of Directors, including any unexpired term, for which elections are to be held.

The Nominating Committee will place the names of the members they have selected into nomination before the membership at the annual meeting. They will advise the Chairman of the Board as to their selections no later than three days before the meeting so that ballots can be prepared.



## No Worries: Your Money Is Safe at Your Credit Union

A struggling economy brings many uncertainties. But, one thing you can be certain about is that your money is safe at Germania Credit Union.

Credit unions' federal insurance fund—the National Credit Union Share Insurance Fund (NCUSIF)—backs savings at federally insured credit unions up to \$250,000.

Federal insurance protects your money at your credit union in share savings, share draft/checking, money market and share certificate. Funds can be insured to more than \$250,000 depending on type and ownership of accounts.

So with everything else going on right now, take a breather and know for sure that your money is safe.

## Statement Of Accounts To Be Mailed By Audit Committee

The Audit Committee of the Credit Union is required by law to audit credit union records periodically. As of December 31, 2008, the audit committee will be distributing or mailing statements of account on or about January 11, 2009. Your statement should contain a certification notice in the upper right corner. If you do not receive your statement of verification or your notice is missing, please contact the Audit Committee by writing:

Bill Boer, Audit Committee Chairman, P.O. Box 645, Brenham, Tx 77834-0645 or by calling 979-836-5224.

## Office Hours:

Monday - Friday  
8:00 am - 5:00 pm  
(No transactions after 4:00 pm)

Germania will be closed  
Friday, April 10  
in observance of Good Friday.

## Current Rates:

Annual Percentage Yield (APY) for Regular Share Accounts is accurate as of 12-31-2008.

### Regular Share Account

Dividend Rate ..... 0.75%

APY ..... 0.75%

Contact the credit union for further information about applicable rates, fees and terms.

## Statistics:

(as of November 30, 2008)

Assets .....	\$ 9,399,515
Shares .....	\$ 7,973,893
Loans .....	\$ 6,441,939
Members .....	2,291

## Board of Directors

Rick Blundell, Jr., Chairman  
Richard Grimmer, Vice Chairman  
Trey Hardy, Treasurer  
Sandy Wellbrock, Secretary  
William Boer  
Delbert Boeker  
Russell Hill  
Debby Nichols  
Angella Kemper

## Staff

C.W. Barker, President  
Janet Mantey  
Jo Lynne Goldberg  
Brandy Jackson



AMERICA'S  
**CREDIT UNIONS™**  
*Where people are worth more than money.™*

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