

Menominee County Federal Credit Union

April
2010

Will Help Make It Come True

Dream The Dream

Spring Into a Low Rate Auto Loan

With Menominee County FCU!

Rates as low as **4.49% APR***
on 2005 or newer automobiles!

AND

Get paid for financing your auto loan with us!
Menominee County Federal Credit Union
will pay the first \$100 towards
your first loan payment.

Get fast, friendly service from the local Credit Union that has served the community for over 60 years! Come by Menominee County Federal Credit Union today for your personal rate quote or access our convenient online application anytime at www.menomineecountyfcu.com.

*APR = Annual Percentage Rate. Quoted rate is the lowest available rate. Your rate will be based on your credit history and may be higher. Rates and terms subject to change without notice.

Log In To Financial Freedom

Sign up for online banking with MCFCU

You can accomplish almost anything online these days – shop, plan your vacation, research the latest trends in the stock market, and more! But did you know that by simply giving us your email address, you could add even more convenience to your financial life?

- Be notified when your monthly statements are ready and view them from the comfort of your home or office.
- Pay your bills on time every time by scheduling automatic payments with MCFCU online banking.
- **Starting May 1st, MCFCU members will have the power of mobile banking!** View your balances, transfer funds between accounts, and more all from your mobile phone. (You must enroll in MCFCU online banking to take advantage of this service.)

We can help you get your financial life together online. For more information about our secure online banking program visit our website at www.menomineecountyfcu.com. Come by today and we'll help you get started!

Save Money With An MCFCU VISA Card

At Menominee County Federal Credit Union, we offer VISA Credit Cards that stand out from the crowd.

- Our rates start as low as **6.9% APR***.
- We don't charge an annual fee.
- We provide a 25-day grace period on purchases.
- We welcome balance transfers, which can save you a bundle!

To apply for an MCFCU VISA Credit Card, call, stop by or apply online at www.menomineecountyfcu.com.

National Credit Union Youth Week™ Get In The Savings Game

We are excited about celebrating National Credit Union Youth Week with all of our young members April 18-24. We have many fun activities planned for the entire week, and the details will be posted at all MCFCU branches. Please join us to learn more about how you can get off the sidelines and get in to the savings game!

If your children or grandchildren don't have an account yet, this is the perfect time to bring them with you to the Credit Union. With an MCFCU savings account of their very own, they will be on their way to a bright financial future.

It's Not Too Late To Start Planning Your 2010 Holiday Spending Budget And We Can Help!



Come by and speak with us about setting up your 2010 Christmas Club account. We can even get you started on direct deposit, so you can sit back and watch your savings grow automatically! Get a head start now, and you will certainly be ready for this year's holiday season.

Spring Word Search

- blossom
- seeds
- flowers
- showers
- insects
- spring
- outdoors
- sunshine
- rain
- umbrella

S E M U I R A I N B V J
 E R O E M N K O X U T S
 K S O O S B W V L I G R
 R P U O W H R R T H I E
 R R A N D C O E Q L T W
 S I I W S T N W L G S O
 T N Z T G H U W E L E L
 C G K T O H I O G R A F
 E U M R W K K N K T S X
 S G I U K K S D E E S A
 N R Y V B Y E V M M I C
 I Y B L O S S O M U D V

At Your Credit Union, YOU Get The Bonus!

Your hard-earned money is not wasted on hidden fees and expensive services at Menominee County Federal Credit Union. As a financial cooperative, we answer to our members! You get to keep your bonus in the form of low service and loan fees and high savings rates all year long. If you'd like more information about a specific service we offer, please come by and speak with us or visit us anytime at www.menomineecountyfcu.com.



Are you in the market for a new home?

Come by MCFCU for a great low mortgage rate!

These factors make it the perfect time to finance a new home:

Expanded tax credits: The first-time homebuyer's \$8,000 tax credit has been extended through the end of April, and there is a new tax credit for up to \$6,500 for repeat buyers who have owned their current home for 5 years or greater. For more information and the restrictions about these exciting programs visit www.federalhousingtaxcredit.com.

Excellent mortgage rates and terms: MCFCU has several options to fit almost every budget.

Come by any branch or give us a call and we'll be happy to discuss the details and provide a personal rate quote.

Holiday Closings

Memorial Day: Monday, May 31
Independence Day: Monday, July 5 (*observed*)

New Office Hours!

Effective March 1, 2010 Menominee County FCU will be open during the following hours:

Powers, Menominee, and Stephenson Branches
 Monday – Friday 9:00 am to 5:00 pm

Drive Thru
Menominee and Powers Branches ONLY
 Monday – Friday 8:30 am to 5:30 pm
 Saturday 8:30 am to noon

Carney Branch
 Monday, Thursday, and Friday 9:00 am to 5:00 pm

POWERS
 Box 604, W3803 Hwy 2/41
 Powers, MI 49874

Office 906.497.5229
 Fax 906.497.5881

Office Hours
 Mon. - Fri. 9:00 am to 5:00 pm

Drive Thru
 Mon. - Fri. 8:30 am to 5:30 pm
 Saturday 8:30 am to noon

CARNEY BRANCH
 P.O. Box 57
 Carney, MI 49812

Office 906.639.5555
 Fax 906.639.5556

Office Hours
 Monday 9:00 to 5:00
 Thursday 9:00 to 5:00
 Friday 9:00 to 5:00
 Saturday CLOSED

MENOMINEE BRANCH
 2600 10th Street
 Menominee, MI 49858

Office 906.863.5566
 Fax 906.863.1131

Office Hours
 Mon. - Fri. 9:00 am to 5:00 pm

Drive Thru
 Mon. - Fri. 8:30 am to 5:30 pm
 Saturday 8:30 am to noon

STEPHENSON BRANCH
 Box 433 * S320 Hwy 41
 Stephenson, MI 49877

Office 906.753.4746
 Fax 906.753.2883

Office Hours
 Mon. - Fri.
 9:00 am to 5:00 pm

