



COMMUNICATOR

Vehicle Loans

As Low As

2.99%

Fixed APR*

**2008 – 2011 New & Used Models
Up To 60 Months**



PURCHASES & REFINANCES*

- Apply online at www.mfcu.net
- Call or stop by the Credit Union office

**Limited Time Offer
April & May 2011 Only**

*APR = Annual Percentage Rate – available for April and May 2011 only and based on individual creditworthiness. For qualified borrowers and cannot be used to pay on existing loans at MCFCU.

Serving ALL of Livonia

Spread The Word!

Your Credit Union serves everyone who lives, works, worships, or attends school in Livonia. You can help us spread the message about MCFCU by telling your family, friends, neighbors and co-workers about the great benefits of membership. Perhaps they are looking for a low-rate loan or a free checking account. Maybe they are looking for a financial institution where they receive outstanding personalized service.

Please use this \$20 coupon and encourage them to open a MCFCU account. The stronger we become, the more beneficial it is for the entire membership with the continuation of low-rate loans, low and no-fee services, and the benefits of ownership.

Coupon

\$20.00

Use this coupon as the initial deposit to open a new account at Michigan Columbus Federal Credit Union.*

**Michigan Columbus
FEDERAL CREDIT UNION**

*Coupon cannot be redeemed as cash. One coupon per eligible member and must be age 18+ years. \$20 must remain on deposit for one year. We reserve the right to withdraw this offer at any time.

Coloring Contest

Zoogles Savings Club members age 11 and under can color this page and send it to us by May 31st. On June 1st, a drawing will take place and one winner will be chosen in 3 age groups – ages 3 and under, 4-7, and 8-11. Each winner will receive a \$25 VISA gift card.

Plus, everyone that sends in a coloring page will receive one ZooBuck. Coloring pages will also be displayed at the Credit Union office.



YES... I'm a Zoogles Savings Club member. Please enter my coloring page into the drawing.

Name (Print) _____ Age _____

*If you have children or grandchildren age 11 and under, open a Zoogles Savings Club account for them today.
One entry per eligible Zoogles Savings Club member.*

Caution Phishing Threat!

Recently many credit union members throughout the U.S. were victims of a phishing attempt (an e-mail where the intent is to steal personal information about you and your accounts). That e-mail appeared to be from NACHA, which is the national clearing house for electronic payments.

PLEASE REMEMBER THIS: **NEVER** respond to an e-mail about your accounts or financial matters that is asking you to link to another site or that is asking you for private information like account numbers, Social Security number, etc. Places where you have accounts would never ask you for this type of information.

So the best defense against these types of phishing attempts is you. Delete these types of messages immediately.

Are You Using These Services?

Take a close look at the services you currently use and think about adding new services for you and your family. Just some of our services include:

- **Free Checking** – No minimum balance requirements and no monthly fees
- **Debit MasterCard** – No annual fee
- **ATM Service** – No transaction fees and use over 28,000 surcharge-free ATMs through the CO-OP Network
- **Free Home Banking** – 24/7 Internet access
- **Free E-Statements** – Receive your statement securely online rather than in the mail
- **Free Bill Pay** – Pay your bills online rather than mailing payments
- **Free Coin Machine** – No fee for MCFCU members
- **Loan Applications** – No fees to apply for any MCFCU loan
- **NADA Pricing** – We'll help you search for NADA vehicle values
- **Home Equity Loans** – No application or appraisal fees
- **Free Friendly Teller** – Transactions by phone 24/7
- **And much more!**



NEWS BRIEFS

Deposit Tax Refunds Electronically

Having your tax refund deposited electronically is the fastest way to receive your funds. Provide your tax preparer with a voided check, which includes MCFCU's routing and transit number and your account number.

If you do not have a MCFCU checking account, please contact the Credit Union office and we will provide you with the correct number to use.

MCFCU's routing and transit number: 272478842

Annual Meeting Held April 3, 2011

The Annual Meeting was held April 3, 2011 at the George F. Monaghan Knights of Columbus. Results of the election for open positions on the Board of Directors will be published in the July 2011 issue of the Communicator.

Get Your FREE Credit Report

You are entitled to one free credit report each year. It's important to protect yourself from identity theft and to be sure the information being reported about you is accurate. Your credit score is used to determine the rate you are charged on loans, by employers when you apply for a job, when you rent an apartment, and more. Go to www.annualcreditreport.com for your free report today!

Holiday Closings

Good Friday

April 22, 2011 – *Closing at Noon*

Memorial Day

Monday, May 30, 2011

Independence Day

Monday, July 4, 2011

Michigan Columbus FEDERAL CREDIT UNION

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734-425-5080

Fax: 734-425-1181

800-452-5094

E-Mail: rmullins@mcfcu.net

Web Site: www.mcfcu.net

OFFICE HOURS

Monday – Thursday: 8:30 a.m. – 5:00 p.m.

Friday: 8:00 a.m. – 6:00 p.m.

Closed Saturday & Sunday

MANAGEMENT

David Busdeker, President

Barb Bennett, Vice President

BOARD OF DIRECTORS

John P. O'Brien, Chairman

Norm VanRiper, Vice Chairman

Frank Urban, Treasurer

Pat Kinney, Secretary

Patrick Casey, Director

Jim Molloy, Director

Larry Vendal, Director

