



COMMUNICATOR

NEW & USED VEHICLE LOANS

As Low As

3.99%

FIXED APR*

2009-2012 Models • Up To 60 Months

Planning to buy a new or used vehicle? Look no further than MCFCU for your financing. Our low 3.99% rate is available for new and used models with up to 60 months to repay.

PRE-APPROVALS AVAILABLE

You can apply for your MCFCU loan BEFORE you begin shopping. When you find the vehicle you want to buy, your loan will be ready even faster.

REFINANCE AT MCFCU & SAVE!

Do you have higher-rate loans at other lenders? Have you ever taken the time to find out how much you could save if you refinance those loans with MCFCU? It would be worth your time to check it out. Contact us with your loan information and we'll show you just how much you could save when you bring those loans to MCFCU. Depending on your loan balance, you could save hundreds of dollars in interest over the term of your loan. Call or stop by the Credit Union office and we'll show you how much money you can put in your pocket!

APPLY TODAY

- Online at www.mcfcu.net
- Call or stop by the Credit Union office

*APR = Annual Percentage Rate, subject to change. Rate based on individual credit history, model year and term of loan. For qualified borrowers and cannot be used to pay on existing loans at MCFCU. Estimated monthly payment on a loan at 3.99% APR equals \$18.42 per \$1,000 borrowed.

PURCHASES & REFINANCES



Zoogles Savings ClubSM

If you have children or grandchildren age 11 and under, take a close look at the benefits of the Zoogles Savings Club. We offer a wide range of benefits for our young members and provide them with a great way to learn about the importance of saving. Here are just some of the benefits they receive:

- A special gift when the Zoogles Savings Club account is opened.
- Coloring contests and savings promotions.
- Earn ZooBucks when they make deposits of \$5.00 or more, and redeem them for special gifts.
- Birthday and membership cards.
- Periodic statements detailing account activity.
- No fees and earn dividends.



Open a Zoogles Savings Club account today!

Holiday Loan

Get The Cash
You Need!

6.99%
Fixed APR*



Our low-rate Holiday Loan is a great way to get the cash you need for your holiday shopping and travel.

Perhaps you'd like to pay off higher-rate loans and credit cards at other lenders, or make some much-needed improvements to your home. Regardless of why you need the extra cash, apply for your MCFCU Holiday Loan today.

We make it easy to apply with this one-step application on page 3 of this newsletter, or stop by the Credit Union office and we'll process your request right away.

**APR = Annual Percentage Rate, subject to change.*

Skip-A-Payment

Would you like
extra cash?

If you'd like a break from making your monthly loan payments, then take a break in January. Our Skip-A-Payment program allows you to skip specific loan payments.

You may be eligible to postpone the payments on your loans for the month of January. Specific loans do not qualify for this program (see below). If you have payroll deduction, any funds in your account will be available for you to withdraw, provided you have arranged for Skip-A-Payment.*

To request Skip-A-Payment, call the loan department at 734-425-5080, or stop by the credit union office.

**Members must qualify and may only skip one payment on each loan per year. Loans not eligible are: mortgages, home equity loans, and VISA credit cards. Finance charges will continue to accrue on your outstanding loan balances. A fee of \$20.00 will be charged for each loan payment skipped. Ask for details.*



MCFCU VISA...It's The Only Card You Need!

If you are carrying cards from other financial institutions and department stores, put them away this holiday season and use your MCFCU VISA instead. Compare our low rates to those charged by department stores – which can be 24% or more! If you have those high-rate cards with outstanding balances, you can pay them off with our low-rate VISA.

VISA Gold
9.88%
Fixed APR*

VISA Classic
11.88%
Fixed APR*

Both of our credit card programs feature no annual card fee, 25 days to pay your balance on purchases before a finance charge is imposed, no default rate, ATM access worldwide, and a cash-back program.

Apply for your MCFCU VISA today!

**APR = Annual Percentage Rate, subject to change.*



MCFCU Holiday Loan Application

To apply, complete sections 1 and 2 and return this application to your Credit Union office. We'll process your request right away. Apply soon because this offer ends February 29, 2012.

TRUTH-IN-LENDING DISCLOSURE

\$1,000.00	
ANNUAL PERCENTAGE RATE: (The cost of your credit as a yearly rate.)	6.99%
Amount Financed: (Amount borrowed)	\$ 1,000.00
TOTAL FINANCE CHARGE:* (The dollar amount the credit will cost you.)	\$ 38.44
Total of Payments:* (The amount you will have paid after you have made all payments as scheduled.)	\$ 1,038.44
12 Monthly Payments:*	\$ 86.54

\$1,500.00	
ANNUAL PERCENTAGE RATE: (The cost of your credit as a yearly rate.)	6.99%
Amount Financed: (Amount borrowed)	\$ 1,500.00
TOTAL FINANCE CHARGE:* (The dollar amount the credit will cost you.)	\$ 111.94
Total of Payments:* (The amount you will have paid after you have made all payments as scheduled.)	\$ 1,611.94
24 Monthly Payments:*	\$ 67.17

\$2,500.00	
ANNUAL PERCENTAGE RATE: (The cost of your credit as a yearly rate.)	6.99%
Amount Financed: (Amount borrowed)	\$ 2,500.00
TOTAL FINANCE CHARGE:* (The dollar amount the credit will cost you.)	\$ 279.02
Total of Payments:* (The amount you will have paid after you have made all payments as scheduled.)	\$ 2,779.02
36 Monthly Payments:*	\$ 77.20

If your payment is 10 days or more late, you may be charged 20% of the interest due. You are giving a security interest in your credit union accounts in accordance with the "Pledge of Savings" on the reverse side. For additional information, refer to the Note. Asterisk (*) means estimate.

Finance charge may vary with loan date, and your last payment may be less than previous payments. Approval is subject to our normal credit standards and criteria, and you must apply by February 29, 2012 to qualify for the MCFCU Summer Loan.

INCOME VERIFICATION: MCFCU may require income verification for all loans.

Credit Union Use Only Loan Approved Loan Denied
 Loan Officer _____ Date _____
 Comments _____
 D/I Ratio: _____ Note Mailed _____ by _____

1 MCFCU Account # _____

Name _____

Spouse's Name _____

Address _____

City _____ State _____ Zip _____
 () ()

Home Phone # _____ Work Phone # _____
 \$ \$ \$

Mortgage/Rent Monthly Payment _____ Checking Balance _____ Savings Balance _____

Social Security Number _____ Date of Birth _____

Employer _____
 \$ _____

Position _____ Monthly Salary (Gross) _____ Years There _____

Previous Employer _____ Years There _____

Amount you wish to borrow:

\$1,000.00 \$1,500.00 \$2,500.00

Purpose of the loan: _____

Deposit the funds into my:

Checking Savings Mail a check

How do you wish to repay your loan?

Transfer from checking Transfer from savings
 By mail or in person

2 By signing below, I (we) apply to Michigan Columbus Federal Credit Union for a Summer Loan and agree to be bound by the terms outlined under Note on the reverse side. I (We) authorize MCFCU to request and obtain all credit and employment information necessary to process this application.

X _____
 Applicant's Signature Date

X _____
 Spouse's Signature (if applicable) Date

The Credit Union reserves the right to request additional information, if necessary. First-time borrowers are required to complete additional applications. Call the Loan Department for details. This loan cannot be used to pay on existing loans at MCFCU.

Apply Today!

Michigan Columbus
 FEDERAL CREDIT UNION

NOTE ↺

MCFCU HOLIDAY LOAN NOTE

You promise to pay the Credit Union the principal amount plus interest on the unpaid balance according to the payment schedule and rate listed on the reverse side. The rest of the terms and conditions of this Note are listed herein. You also pledge your account in the Credit Union in accordance with the "Pledge of Savings." However, if payments on this loan are up-to-date, Borrower(s) can withdraw shares and/or deposits in excess of the outstanding amount.

- A. Prepayment: You can repay all or any part of this loan at any time without penalty.
- B. If a payment is 10 days or more late, you may be charged 20% of the interest due.
- C. Default: You are in default if you fail to make a payment on this loan on time. You are also in default under this Note if you are in default under the "Security Agreement" (if applicable) or under any security agreement or real estate mortgage securing this loan.
- D. Acceleration: If you are in default, any part of this loan then unpaid and any other amounts you owe under the "Security Agreement" if applicable or under any other security agreement or real estate mortgage securing this loan are due and payable in full without notice to you (unless such a mortgage provides otherwise), at the Credit Union's option.
- E. Waiver of Security: The Credit Union waives any security for this loan or for any refinancing of all or part of this loan or for any sum owing under any security agreement or real estate mortgage securing this loan, other than the security

granted by the "Pledge of Savings" in paragraph G, by any security agreement or real estate mortgage securing this loan and security provided by statute.

- F. Completing Note: You authorize the Credit Union to complete this Note in any necessary respect if it is executed while incomplete.
- G. Pledge of Savings: As security for all amounts owing under this Note and under any security agreement and/or real estate mortgage securing this loan, you pledge all shares and/or deposits (including earnings and additions) you now or in the future have in this Credit Union, but only up to the total of such amounts unpaid from time to time. If you default, you authorize the Credit Union to apply such shares and/or deposits to payment of these amounts. This pledge does not apply to shares and/or deposits in an Individual Retirement Account (IRA) Keogh Plan. Regardless of this pledge, if payments on this loan are up-to-date, Borrower(s) can withdraw shares and/or deposits to the extent indicated on this form.
- H. Insurance Eligibility: A Debtor or Co-Debtor is eligible for insurance hereunder provided he or she is not over the Maximum Age specified in the Schedule for the coverage applied for on each Loan Date. In addition, for disability insurance, the Debtor must be actively and physically present at work in an occupation or employment for wages or profit on a full-time basis for at least 30 hours per week for a period of not less than fourteen days immediately prior to the Effective Date of this certificate. The Co-Debtor is not eligible for disability insurance.

NEWS BRIEFS

If Wiring Money...

If you find that you need to wire money to your MCFCU account, this is the information you'll need:

Wire to: Central Credit Union of Michigan • ABA# 2724-7807-5

- ▶ **For credit to:** Michigan Columbus Federal Credit Union • Account # 272478842
- ▶ **For final credit to:** (Your name) and (Your account number)

Fees & Timeframes For Wire Transfers:

- ▶ **Domestic Wire:** \$20.00 • No wires after 4:00 p.m.
- ▶ **Foreign Wire:** \$25.00 • Foreign wires must be done before 10:00 a.m.

Social Security Direct Deposit

Deadline: March 2013

All NEW recipients of Social Security will be required to have their money directly deposited to an account at a financial institution, and those currently receiving Social Security benefits will have to have direct deposit by March 2013. Why wait? Make MCFCU your choice for the deposit of your Social Security benefits. Call or stop by the Credit Union office and we'll provide you with the information you need. Even if you already have your Social Security direct deposited to another financial institution, we can help you switch to MCFCU.

Savings Bonds Counter Sales Ending

The Treasury Department will end over-the-counter sales of Savings Bonds after December 31, 2011. After that, purchases will only be available electronically at www.treasurydirect.gov.

Holiday Closings

Columbus Day
Monday, October 10

Veterans' Day
Friday, November 11

Thanksgiving Day
Thursday, November 24

Day After Thanksgiving
Friday, November 25

Day After Christmas Day
Monday, December 26

Day After New Year's Day
Monday, January 2

*Happy
Holidays*

*All of us at Michigan Columbus Federal Credit Union
wish you and your family a very happy holiday season.*

Michigan Columbus FEDERAL CREDIT UNION

30419 W. Six Mile Road

Livonia, MI 48152

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



Federally Insured by NCUA.