



COMMUNICATOR

New & Used Vehicle Loans

Get Your Financing At MCFCU!

As Low As

3.99% APR*

2009-2012 Models
Up To 60 Months

Why go anywhere else for financing when you can obtain a low-rate loan at MCFCU for new purchases and refinances? Come to MCFCU for your loan and experience great service from our team of knowledgeable employees.

New Purchases:

We offer rates as low as 3.99% APR for new or used 2009 to 2012 models. Monthly payments are affordable when you choose from repayment terms up to 60 months.

Refinance at MCFCU & SAVE!

If you have higher-rate vehicle loans at other lenders, contact us with your loan information and we'll show you just how much you could save when you bring those loans to MCFCU. Why pay more when you can refinance that loan at MCFCU?

Pre-Approvals Available

Apply for your MCFCU loan BEFORE you begin shopping. When you find the vehicle you want to buy, your loan will be ready right away.

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.

Scratch & Save Promotion

COMING SOON

Watch your Livonia Observer paper in January or the mail for your "Scratch & Save" postcard. You'll have the opportunity to obtain your MCFCU loan at one of these great discounts!

1%

1/2%

1/4%

Present your Scratch & Save postcard at the time you apply and your loan, and your rate will be reduced by the amount of the discount on your card! Everyone is a winner at MCFCU with our Scratch & Save promotion!*

*All loans are subject to our standard credit criteria. Actual rates are based on individual credit history and the discount is deducted from each member's specific qualified rate.

**Come To MCFCU
For All of Your
Financing Needs!**

ANNUAL MEETING SCHEDULED **Please Join Us**

Mark your calendar to attend the Annual Meeting, where we celebrate our growth and success throughout 2011, and review our plans for the future.

Sunday, April 15, 2012

George F. Monaghan Knights of Columbus • 19801 Farmington Road, Livonia, MI

Meeting: 2:00 P.M. • Dinner & Refreshments

Nomination for Board of Directors: The Board of Directors has three positions open for election. The person receiving the highest number of votes will get a three-year term; the remaining two will get a two-year term. The Nominating Committee has placed the following incumbents on the ballot.

John P. O'Brien: Mr. O'Brien has been a member of Michigan Columbus FCU since 1988. He has been a member of the Board of Directors since 2004 and has served on the Supervisory Committee for a number of years. John has held the office of Secretary and Treasurer and has served on a number of committees. Mr. O'Brien has degrees from Western Michigan and Wayne State University and is currently President of the O'Brien/Sullivan Funeral Home in Novi.

Patricia Kinney: Patricia is currently a member of the Board of Directors. She has been on the Board since 2001 and has served as Vice Chairman, Secretary and Treasurer. She has served on the Investment Committee, Delinquency Committee and Personnel Committee. Pat has been a member of the Credit Union since 1992. Pat is a graduate of Mercy College with a Bachelor of Science Degree in Nursing. She has been employed at Oakland Retina Cons. as a registered nurse and office manager for the past 38 years.

Norman Van Riper: Mr. Van Riper is currently a member of the Board of Directors. He has been on the Board since 2007 and has held the position of Treasurer. Norm has served on the ALM Committee, Personnel Committee and the Building Committee. He has been a member of the Credit Union since 1989. Norm holds a Bachelor of Science, Marketing degree from the University of Detroit. He is retired from McDonald Modular Solution. Norm and Peggy have been married for 45 years and have two children.

Any member wishing to be placed on the ballot must have 60 primary members sign a petition (petitions can be obtained at the credit union office) and must also meet the following criteria:

- Member in good standing as of December 31, 2011
- Must be at least 18 years of age.
- Must not have been convicted of a felony or any misdemeanor involving a financial transaction.
- Must not be currently employed or be a member of the Board or any committee of any bank or credit union.

All petitions must be returned to the Credit Union office to the attention of the Nominating Committee on or before February 10, 2012 at 5:00 p.m. A statement of qualifications and biographical data must accompany the completed petition. In addition, it needs to include a signed statement that states the proposed nominee is agreeable to the nomination and will serve if elected.

Operational Tidbits

Wiring Instructions: If you need to wire funds to your MCFCU account, here are instructions to be sure your funds are posted correctly:

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

For credit to: Michigan Columbus Federal Credit Union – Account #2724-7884-2

For final credit to: Member's name and member's account number

Daily Cash Limit = \$3,000

When planning a withdrawal from

your MCFCU account, please keep in mind that our daily cash limit is \$3,000. If you require an amount over \$3,000, please call 734-425-5080 to make arrangements in advance.

New Phone Number To Report Lost/Stolen ATM/Debit Card

Within the U.S. – 1-888-241-2510

Outside the U.S. – 1-909-941-1398

We recommend that you put these numbers in your cell phone, and they can also be found on our web site at www.mcfcu.net.

Michigan Columbus Federal Credit Union

FEE SCHEDULE Effective March 1, 2012

GENERAL SERVICES

Cash Non-Member's check	\$5.00
Counter checks w/active checking - first two free	\$2.00
	each additional
Counter checks w/o active checking - one free	\$2.00
	each additional
Statement copies	\$3.00
Deposit verification	\$20.00
Money Orders	\$2.00
History printout per page	\$1.00
Outgoing wire transfers	\$18.00
Outgoing foreign wire transfers	\$35.00

CHECKING ACCOUNT FEES

Non-sufficient funds (NSF)	\$28.00
Stop payments	\$28.00
Deposit item returned	\$20.00
Check copies	\$3.00
Reconcilement of account - per hour	\$25.00
Account research - per hour	\$25.00
Return ACH (NSF)	\$28.00
Courtesy pay fee	\$28.00
Temporary checks (first 5 free)	\$5.00

ATM FEES

Reissue of ATM card - first time free	\$20.00
Reissue of PIN number	\$20.00
Overdraw due to ATM transactions	\$28.00
Deposit item returns	\$20.00
ATM withdrawal-non member	\$2.50
ATM balance inquiry-non member	\$1.00

VISA

Replace Lost/Stolen VISA - first time free	\$20.00
VISA PIN replacement	\$20.00
Late charges after 10 days past due	20% of int. due
Copy of sales draft	\$3.00

MISCELLANEOUS

Title transfer fee	\$15.00
4th withdrawal from Maxi/High Yield account	\$2.00
Dormant account fee	\$5.00
Photo copies - per copy	\$0.15
Garnishments	\$25.00
Travelers Checks w/no checking account	1% of total
Account closed within 30 days	\$10.00
Re-open account in 90 days	\$25.00
Escheated accounts	\$25.00
Mortgage modification	\$100.00
Non-member share draft convert to check	\$5.00
Return mail fee	\$5.00

There's Still Time

Holiday Loan

If you used high-rate credit cards for your holiday shopping, pay them off with our 6.99% Holiday Loan. Or, maybe it's time to plan a great spring break vacation or make improvements to your home. Get the cash you need with our low-rate Holiday Loan. Act now 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.

January Skip-A-Payment Take A Break From January Loan Payments

Could you use some extra cash? If you have qualifying loans with MCFCU, you can skip your January payments and use the extra cash for anything you want. Based on the due date of your loan payments, you may still be able to take advantage of this January offer if you act fast!

Specific loans do not qualify for this program. 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.*



IRA Deadline April 16th

You have the opportunity to save for retirement and qualified members can save on taxes today when you participate in an Individual Retirement Account (IRA). You have until April 16th to make deposits into an IRA for the 2011 tax year, or begin your 2012 IRA at any time. Consult with your tax advisor regarding your IRA eligibility and the program that best fits your needs. Then open your account at MCFCU!

Deposit Tax Refund Checks Electronically

Whether you file your tax returns by mail or electronically, arrange to have your tax refund deposited directly into your MCFCU account. It's faster and safer! Provide your tax preparer with the following:

1. Use a voided check or contact us for the correct number to use.
2. MCFCU's routing and transit number: 272478842

Holiday Closings

Martin Luther King, Jr. Day
Monday, January 16, 2012

Presidents' Day
Monday, February 20, 2012

Good Friday
April 6, 2012 – Closing at Noon

Happy New Year

All of us at MCFCU join in wishing you and your family a very happy, healthy and prosperous New Year. We look forward to meeting your financial needs throughout 2012 and for many years to come.

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.