

# COMMUNICATOR

## We'd Like To Give You \$300! Get Your Mortgage From MCFCU

Michigan Columbus Federal Credit Union wants your mortgage and we are willing to pay you to prove it! The rules are simple.

- Call Clay Burke, our Member Mortgage Services representative, at 800-945-4506.
- Apply for a mortgage by June 29, 2005 to be financed by MCFCU and closed by August 15, 2005.



We offer various types of mortgage loans including:

- 15 and 30-year fixed rates
- Many types of adjustable rate loans
- 5 & 7-year balloons
- 5 & 7-year extendable balloons
- Jumbo loans
- Construction loans
- Nonconforming loans (for those with unusual properties or special circumstances)



Get a great rate mortgage and extra cash! After your mortgage is disbursed, you'll receive your \$300 right away either in person or we'll deposit the money into your MCFCU account.

*Give Clay a call at 800-945-4506 and apply today!*



**Finance Your  
Vehicle Loan  
At MCFCU &  
Save**

**As Low As  
4.25%  
Fixed APR\***

**Plus, Receive Up To A  
\$50 Gas Card!\***

From now until July 31, 2005

when you finance your vehicle at MCFCU, you'll receive a great low rate and a Speedy Cash Fuel Card for up to \$50! Even if you recently purchased a vehicle and financed it with another financial institution, you can refinance at MCFCU and take advantage of this great offer.

**Finance up to \$9,999  
and receive a \$25 Gas Card**

**Finance \$10,000 or more  
and receive a \$50 Gas Card**

If you are beginning to shop, apply for pre-approval. When you find the vehicle of your choice, call us with the details and we'll handle the rest.

Apply today! FREE gas card offer expires July 31, 2005.

- Visit our web site at [www.mcfcu.net](http://www.mcfcu.net) and apply online
- Call the Loan Department at 734-425-5080 or 800-452-5094
- Stop by the credit union

\*APR = Annual Percentage Rate. Rate subject to change. For qualified buyers, based on amount of loan and vehicle model year. Gas Card given at loan closing. Limit one per member. Offer not available on existing MCFCU loans or MCFCU refinances. New loans only. Ask for details.

# Home Equity Loans

If you're thinking about remodeling your home, look no further than your credit union for a low-rate home equity loan.

- No fees
- Limits up to 80% of the appraised value (less mortgage & liens)
- Credit limits from \$5,000 to \$100,000
- Interest may be tax deductible\*

**5.50%**  
APR\*  
Prime Less  
1/4%

In addition to making sure you receive low-rate financing, below are some tips that the American Homeowners Foundation suggests considering when remodeling:

- Compare the cost of moving to remodeling
- Design ahead
- Don't over improve
- Allow plenty of time for the job
- Check the remodeler's credentials – carefully
- Request a comprehensive bid
- Consider doing some of the work yourself
- Get a comprehensive written contract
- Consider buying certain building materials in advance

**Get the most for your money with a MCFCU Home Equity Loan. To apply, call or stop by the credit union today.**

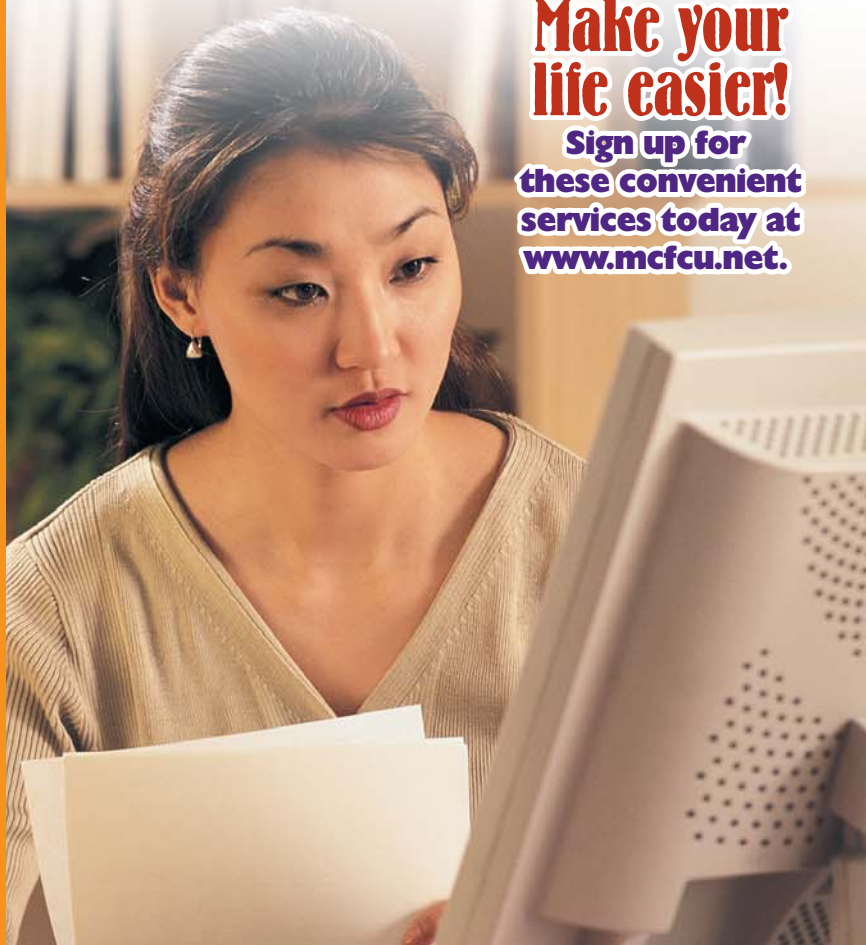
\*APR = Annual Percentage Rate. Rate subject to change.  
Consult your tax advisor regarding deductions.



## FREE Home Banking, E-Statements & Online Bill Payment

More and more members are enjoying the convenience of **FREE** Home Banking, E-Statements & Online Bill Payment. Make transactions on your MCFCU account and pay bills online through your computer at home, at work, or even when you travel. You can also choose to have your statement sent to you electronically rather than receiving the paper statement in the mail.

**Make your  
life easier!**  
Sign up for  
these convenient  
services today at  
[www.mcfcu.net](http://www.mcfcu.net).



# Coming Early May...

## FREE Automated Coin Processing Machine In Lobby

MCFCU will be purchasing an automated coin-processing unit for the lobby. There will be no-fee charged for coins processed through the automated machine.

To use the coin machine, simply place the coins into the unit. The machine will count the coins and issue a receipt that shows the total amount of coins received. Then, present the receipt at the teller window for cash or deposit.



▼ Complete and mail or take this application to the credit union office. Or, fax it to us at 734-425-1181.

### Loan Application

Account # \_\_\_\_\_

Name		Date of Birth	
Address			
City		State	Zip
Home Phone #		Work Phone #	
Social Security #		Driver's License #	
Present Work Status <input type="checkbox"/> Working <input type="checkbox"/> Sick Leave <input type="checkbox"/> Unemployed <input type="checkbox"/> Laid Off <input type="checkbox"/> Retired			
Employer		Monthly Income (Gross)	
Employer's Address		Employment Date	
Co-Applicant's Name			
Co-Applicant's Address (If Different)			
Co-Applicant's Present Work Status <input type="checkbox"/> Working <input type="checkbox"/> Sick Leave <input type="checkbox"/> Unemployed <input type="checkbox"/> Laid Off <input type="checkbox"/> Retired			
Co-Applicant's Employer		Co-Applicant's Employment Date	
Co-Applicant's Income		Co-Applicant's Social Security #	
Reference (other than spouse & co-applicant)			
Address		Phone #	
Home: <input type="checkbox"/> Own <input type="checkbox"/> Rent		Monthly Payment	
<b>Debts Owed To</b>	<b>Balance Owing</b>	<b>Monthly Payment</b>	

### Income Verification

MCFCU requires income verification for all loans. Please include proof of income with this application (i.e. copy of last two pay stubs, W-2 form, etc.). If you are self-employed, include a copy of last year's completed income tax return.

### Type Of Loan

- New Vehicle  Used Vehicle  RV  Boat  Personal Loan  
 Home Improvement  Overdraft Protection  
 Other \_\_\_\_\_

Amount Requested \$ \_\_\_\_\_

### Sign Here

(If joint account, read singular pronouns in the plural.) My signature below states that the enclosed information is represented completely and correctly to the best of my knowledge. This is an authorization to check my credit history, to verify my employment, and to answer credit inquiries about this account. This application will be retained by the credit union.

X \_\_\_\_\_  
Applicant's Signature Date

X \_\_\_\_\_  
Co-Applicant's Signature Date

### Credit Union Use Only

Loan Approved  Loan Denied  
 Loan Office \_\_\_\_\_ Date \_\_\_\_\_  
 D/I Ratio: \_\_\_\_\_ Note Mailed \_\_\_\_\_ by \_\_\_\_\_  
 Comments \_\_\_\_\_



## Consumer Information Get Your Check-Up

Many people don't realize they are victims of identity theft until long after the initial crime occurred. To stop the crimes as soon as possible, make sure you carefully check your credit reports regularly. Your credit reports are important tools for limiting the amount of damage a thief can cause. Below are tips on how to read your credit report as provided by the Federal Reserve Bank.

1. Check to make sure that you are aware of all accounts listed, and balances are what you expect them to be.
2. Look for anything suspicious in the section that lists who has received a copy of your credit history. Some identity thieves "pretext" by posing as a landlord or employer.
3. Make sure no inquiries have been made about loans or leases you didn't apply for.
4. Check for addresses where you have never lived.
5. If there is any incorrect information in the records, contact the credit bureau, creditor, employer, or government agency immediately. Follow up with a letter describing what actions were taken. Report the problem quickly and in writing.

## News Briefs

### FACT Disclosure Effective

Michigan Columbus Federal Credit Union may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

### FREE Credit Report

Beginning December 2004, consumers in certain states were able to request a free credit report according to the Fair and Accurate Credit Transaction Act. Michigan residents are eligible to receive a free copy of their credit report once every 12 months. All U.S. residents will be eligible for this program by September 1, 2005.

We feel it is important for you to receive your FREE annual credit report to check it for errors and improve your overall credit rating.

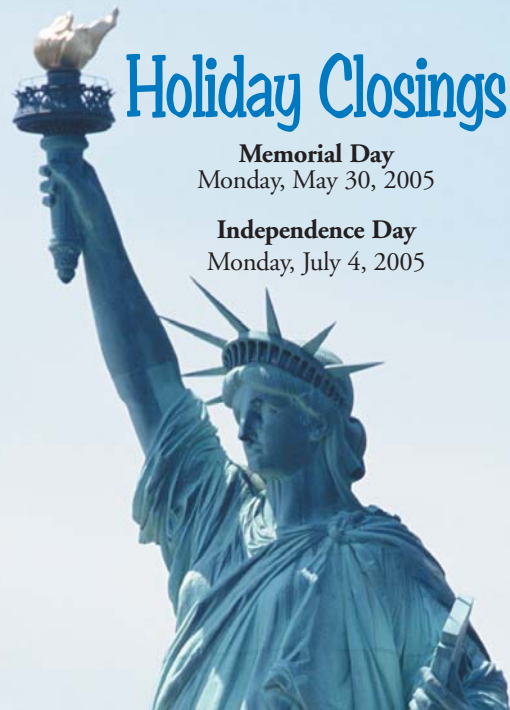
### Where can you get a FREE credit report?

- [www.annualcreditreport.com](http://www.annualcreditreport.com)
- Call 1-877-322-8228
- Mail your request to:  
Annual Credit Report Request Service  
P.O. Box 105281  
Atlanta, GA 30348-5281

## Holiday Closings

Memorial Day  
Monday, May 30, 2005

Independence Day  
Monday, July 4, 2005



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: [bbennett@mcfcu.net](mailto:bbennett@mcfcu.net)  
Web Site: [www.mcfcu.net](http://www.mcfcu.net)

## OFFICE HOURS

Monday: 9:30 a.m. – 5:30 p.m.  
Tuesday, Wednesday &  
Thursday: 9:30 a.m. – 5:00 p.m.  
Friday: 9:30 a.m. – 6:30 p.m.  
Closed Saturday & Sunday

## MANAGEMENT

David Busdeker, President  
Barb Bennett, Vice President

## BOARD OF DIRECTORS

Jim Molloy, Chairman  
Pat Kinney, Vice Chairman  
Patrick Casey, Treasurer  
John P. O'Brien, Secretary  
Frank Sheridan, Director  
Frank Urban, Director  
Larry Vendal, Director

