



COMMUNICATOR

EASTER EGG LOAN SPECIAL!

**\$50-\$300
CASH REBATES
HIDDEN INSIDE**

Easter Eggs Are **NOT**
Just For Kids Anymore!!

When you obtain a loan at MCFCU for \$2,500 or more from now through May 31, 2007, you'll receive an egg with a rebate hidden inside (*egg is presented after loan closing*). Your cash rebate could be from \$50 to \$300. It's our way of saying "thank you" for choosing MCFCU for your financing.

All of our loan programs qualify for this offer including:

- New & Used Vehicles
- RVs & Boats
- Motorcycles, Jet Skis & Snowmobiles
- Campers & Trailers
- Home Mortgages
- Home Equity Loans
- Home Improvement Loans
- Personal Unsecured Loans
- And More

To apply for all loans, except home mortgage and equity loans, complete and mail the application on page 3 and we'll process your request right away. You can also apply online at www.mcfcu.net. For home mortgages, call Clay Burke at 800-945-4506, and for home equity loans, call or stop by the credit union office.

**Take advantage of this great rebate offer.
Apply for your MCFCU loan today!**

MORTGAGES & HOME EQUITY LOANS START AT HOME

Your Credit Union Home!

Honest Answers - Great Rates - Great Service!

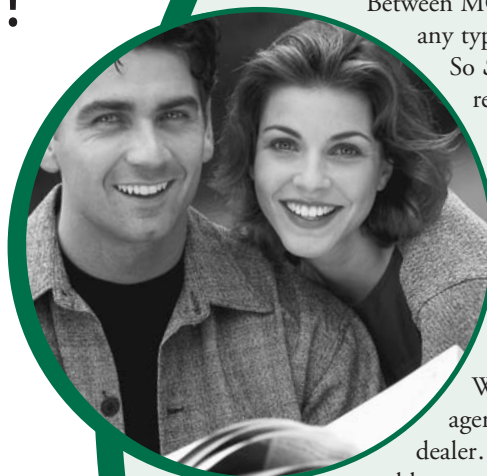
Between MCFCU and MMS we can do just about any type of real estate loan you need or want.

So **START HERE!** Before you talk to the real estate agent, home improvement salesperson, car dealer or "credit repair" specialist, call us. We can walk you through the best way to achieve your dreams or solve your problems before you find yourself too far down the wrong road. Members own the credit union, so let the employees here work for you. That's what they are here for.

We work for you...not for the real estate agent...not for the builder...not for the car dealer...not for the "credit repair" company

and because of that we are often able and willing to offer solutions and suggestions that you would not find elsewhere.

We can *fill any need* that a mortgage or home equity loan could meet...education, new construction, vacation, debt consolidation, purchase, etc. *We can do any type of loan*, fixed rate, adjustable rate, Conventional Conforming Loans, Non Conforming Loans, Zero Down Loans, Construction Loans, etc. Most important of all, *we're on your side*, so we are not going to put you into a mortgage or home equity that doesn't meet your needs or that wasn't what you thought it was. No surprises, just help. So what are you waiting for? Pick up the phone and call the loan department at 734-425-5080, or call Clay Burke at MMS at 800-945-4506, or just walk in and have a seat. **Let's Talk!**



VISA Credit Cards

For All Your Purchasing & Travel Needs

If you have credit cards at other financial institutions and department stores, make the switch to a VISA credit card at MCFCU. Choose from our VISA Gold or VISA Classic programs with these great features:

VISA Gold

- 9.88% fixed APR*
- Cash back program
- No annual card fee
- 25-day grace period
- ATM access worldwide
- Extended warranty and 90-day product protection program
- Flight & rental car insurance

VISA Classic

- 11.88% fixed APR*
- Cash back program
- No annual card fee
- 25-day grace period
- ATM access worldwide

It's easy to apply for your MCFCU VISA or request an increase in your credit limit.

- Online at www.mcfcu.net
- Call 734-425-5080 or 800-452-5094
- Stop by the credit union office

*APR = Annual Percentage Rate, subject to change.



Business Loans

Helping Members' Businesses Succeed

If you have an established business, we have the resources to make your venture a success – everything from small equipment purchases to the purchase or construction of a new building. Our lending program provides a wide range of benefits that will help drive your business.

Our team of business lending professionals is eager to meet with you to discuss the most advantageous loan structure or set of business-focused products. Call 734-425-5080 about these programs today!

- Business Lines-of-Credit
- Equipment Financing
- Vehicle Loans
- Commercial Real Estate
 - Rental Properties
 - Office Buildings
 - Retail Properties
 - Apartment Houses
 - Office/Warehouse Properties
 - Restaurants & Industrial Properties
 - Mixed Use Properties

It's a Matter of Convenience!

If you're looking for ways to save time in your day, take a close look at MCFCU's Free Home Banking and Free Bill Pay programs.

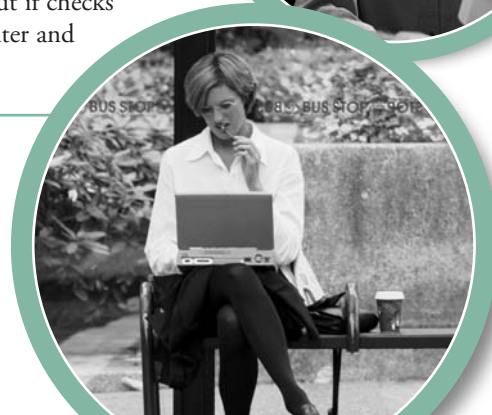
Home Banking

24/7 access to your account to make transfers, inquiries, loan payments, find out if checks have cleared, view and print cleared checks, and more. All you need is a computer and Internet access.

Bill Pay

Pay virtually any bill. Make payments today, schedule future payments, or set up recurring payments. Scheduled payments can be viewed and changed up to one day before the payment date, and you can review payee detail at any time.

Even if you're traveling, Home Banking and Bill Pay are just a click away at www.mcfcu.net. Ask for these services today!





Protect Yourself From Identity Theft

The media coverage regarding identity theft cases is increasing - mostly involving things like computers, cell phones or other wireless devices. Identity theft involving new technologies is an increasing problem. However, all identity theft cases do not involve cyberspace. Most identity thieves still rely on easier methods to access your personal information.

The best defense against identify theft is awareness. Do not provide anyone that you don't know with personal information by e-mail or by phone. Businesses where you have accounts will not ask you that type of personal information because they already have it. Delete these types of e-mails, and don't respond to those phone calls. Check your statements each month and request a credit report to be sure fraudulent activity is not taking place on your accounts. Be aware of some of the warning signs of identity theft including:

- You receive bills from credit card accounts that you did not open.
- You see unauthorized charges on your credit cards, credit union or bank accounts.
- You are contacted by a collection agency about debt you did not incur.
- Your financial statements do not arrive on time.
- Your credit reports list accounts you did not authorize.

If you find that you are a victim of identity theft, contact your financial institutions immediately and notify your local police department. Place a fraud alert on your credit file by contacting any of the three major credit bureaus.

Equifax: 888.766.0008 – www.equifax.com
Experian: 888.397.3742 – www.experian.com
TransUnion: 800.916.8800 – www.transunion.com

NEWS BRIEFS *Did You Know?*

- You can have your income tax refund deposited directly into your MCFCU account. Call for the correct numbers to use.
- A free coin counting machine is available in the credit union lobby.
- You can have loans pre-approved before you start shopping for a car, RV, boat and more.
- MCFCU can refinance higher-rate loans that you have elsewhere.
- You can request e-statements rather than receiving a paper statement in the mail.



Spread The Word About Family Membership

Perhaps you want to open an account for your child or grandchild. Maybe your son or daughter is buying a first car or first home. Other relatives might be tired of paying high bank fees or they need a low-rate loan or a place to save. You can help spread the word about your credit union and tell them they can open an account here at Michigan Columbus Federal Credit Union. Tell them our only purpose is to serve our members and their families. They'll be glad you did!



Holiday Closings

Memorial Day
Monday, May 28, 2007

Independence Day
Wednesday, July 4, 2007



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: 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

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Barb Bennett, Vice President

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