

COMMUNICATOR

We Have Money To Lend!

Auto Loans

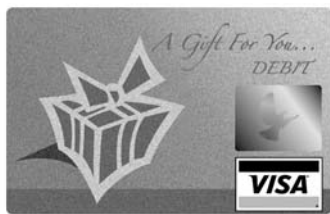
As Low As

4.99% Fixed APR*

2007-2009 Models • Up To 60 Months

Many financial institutions are curtailing credit, increasing rates, and reducing credit lines. At Michigan Columbus Federal Credit Union we have money to lend, and at our same low rates.

Receive a vehicle loan for \$10,000 or more through May 31, 2009, and you could win one of the following:**



- \$300 VISA Gift Card
- \$200 VISA Gift Card

Apply Today

- Apply online at www.mfcu.net
- Call or stop by the Credit Union office
- Complete and mail or fax the loan application on page 3

*APR = Annual Percentage Rate, subject to change. Rate based on term of loan. Loan cannot be used to refinance existing loans at MCFCU.

**One entry per member. No purchase necessary. Drawings will take place June 3, 2009.



You're Invited Identity Theft Seminar

Thursday, April 16, 2009 • 2:00 – 4:00 P.M.

Monaghan Knights of Columbus Hall
19801 Farmington Road, Livonia, MI 48152

Thousands of consumers are victims of identity theft every day. Criminals are always finding new ways to obtain your personal information, and new scams are developed constantly with the intent to defraud the public.

Find out how you can protect yourself and what you can do if you are a victim of identity theft. Reservations are required. Call 734-425-5080 to reserve your space today!

**Door Prizes &
Refreshments**

Home Equity Loans

*Make MCFCU Your Choice
For Financing*

3.00%

APR*

Prime Rate LESS 1/4% • No Fees



Springtime is a very popular time for members to make improvements to their homes. It's also a great time to take a look at your loans at other financial institutions and department stores, and look into whether consolidating those balances into a lower-rate home equity loan might be the best choice for you. Maybe you need extra cash for college expenses, medical payments, or to have a line-of-credit available to you for emergencies.

Whatever your reasons for needing cash, consider a home equity loan at MCFCU.

- Credit limits up to 80% of the appraised value of your home (less mortgage and liens)
- Credit limits from \$5,000 to \$100,000
- Interest may be tax deductible (consult with your tax preparer)

Call or stop by the Credit Union office for additional information and to find out if a home equity loan is right for you.

*APR = Annual Percentage Rate, subject to change.

Checking & Debit MasterCard

The Convenient Combination

Combine our checking account with the convenience of the Debit MasterCard and you'll see that making the switch to MCFCU is the right choice for you.

- No minimum balance requirements
- No transaction fees
- Free debit card transactions
- It's your debit card and ATM card...all in one
- Free 24/7 access through home banking
- Free bill pay

Call or stop by the Credit Union office to open your checking account and request your Debit MasterCard today.



Account Check-Up

How long has it been since you checked the details on your account, and made sure that we have the most current information for you? It's important to periodically do an account check up, and to be sure we are able to contact you immediately if there is ever an issue with your account.

- Do you have the correct beneficiaries on your account? Or, have you designated beneficiaries at all?
- Has your name changed due to marriage or divorce?
- Do you have the correct joint owners on your account?
- Is your account dormant? We are required by law to send money on deposit to the State if there is no activity on an account within 5 years.
- Do we have your correct address, phone numbers (including cell), and your e-mail address?

Do an account check up the next time you visit the Credit Union office. Or, give us a call (for your security, some information about your account cannot be discussed or changed over the phone).

Please Join Us At Our Annual Meeting

Plan to attend our Annual Meeting, where we celebrate our growth and success throughout 2008, and share our plans for the future.

Sunday, April 26, 2009

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

Meeting: 2:00 p.m.

Doors open at 1:00 p.m., and meeting starts at 2:00 p.m. Dinner & refreshments provided.

During Troubled Economic Times...

Talk To Us When You Need Help

Throughout the nation we are experiencing very tough economic times with a significant number of foreclosures, people losing their jobs, and families struggling just to make ends meet. We realize that these are very difficult times for many of our members as well.

If you find that you are having difficulty making your loan payments, talk to us before the situation reaches a critical point. We may be able to provide you with solutions to get you through these challenging times. Talk to us first because we care!



Electronic Services

Making Your Life Easier

FREE Home Banking

- Perform a wide range of transactions on your account from any computer with Internet access.
- Make transfers, inquiries, view and print cancelled checks, and much more.

Free Online Bill Pay

- Pay virtually any bill online
- Set up one-time or recurring payments

Free E-Statements

- Receive an e-mail letting you know that your statement is ready, instead of waiting for the mail to arrive.
- Faster and more secure.

Free Friendly Teller

- Make transactions by phone 24/7.

Direct Deposit

- It's the safest and most convenient way to deposit your payroll, Social Security, retirement, or most recurring checks.

Call or stop by the Credit Union office to request these services today!

NEWS BRIEFS

Holiday Closing

Memorial Day • Monday, May 25, 2009

Shred-It Box Available

Don't throw papers with personal information in the trash. Bring them to MCFCU and place them in the Shred-It Box. However, if your items will not fit in the box, please do not leave them at the Credit Union.

Photo ID Required For All Transactions

In order to protect you and your account, a pictured ID is required when making transactions or conducting business at the Credit Union office.

Holds on Service Center Transactions

When making transactions at Credit Union Family Service Centers, there may be a 3-5 business day hold on deposits made by check. You will be notified at the time you make your deposit.

Tell Us When You Travel

Your debit and credit cards at MCFCU are protected against unusual activity, which includes transactions made outside your normal area. Therefore, it's very important that if you're leaving town, or if you are planning to use your cards much more than you usually do...let us know and we'll code your account.

Now Serving ALL of Livonia

All persons who live, work, worship or attend school in Livonia can now enjoy the many benefits of membership with Michigan Columbus Federal Credit Union.

We've been proud to provide financial services to you, our members, and your families since 1947. This expansion allows us to provide our services to more members and will allow us to continue to grow and strengthen. Increased growth results in benefits for all of our members.

Help spread the word. Tell your family, friends, neighbors and co-workers about your Credit Union today!



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

MANAGEMENT

David Busdeker, President

Barb Bennett, Vice President

BOARD OF DIRECTORS

Patrick Casey, Chairman

John O'Brien, Vice Chairman

Frank Urban, Treasurer

Pat Kinney, Secretary

Jim Molloy, Director

Norm VanRiper, Director

Larry Vendal, Director

