

# COMMUNICATOR

## Business Loans

## Vehicle Loans

As Low As  
**5.50%**  
Fixed APR\*  
36 Months  
2004-2006  
Models

Whether you're in the market for a new or used vehicle, get your loan at Michigan Columbus Federal Credit Union. We have a wide range of rates to choose from with terms to meet your budget.

As Low As  
**5.75%**  
Fixed APR\*  
36 Months  
2002-2003  
Models

Visit our web site at [www.mcfcu.net](http://www.mcfcu.net) for additional rates and terms.

We make it easy for you to apply for your credit union loan.

- Apply online at [www.mcfcu.net](http://www.mcfcu.net)
- Complete and mail the application on page 3
- Call or stop by the credit union office



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

We are pleased to offer our members a full range of business loans to meet your short-term or long-term goals. Whether you're just starting a business or if you've been in business for a number of years, Michigan Columbus Federal Credit Union can be your lending source. If you need access to a line-of-credit for cash flow purposes, or if you need a loan to grow your business, make us your choice for financing. Choose from these programs:

- 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



Call 734-425-5080 or stop by the credit union office today for more information or to apply for your business loan.

## Get The Cash You Need With A MCFCU Home Equity Loan

**7.25%** Current APR\*

Spring is finally here and now is the time to get started with the projects you've been planning all winter. Maybe it's time to install new windows or a deck, buy new furniture or begin that addition to your home. Perhaps you'd like to consolidate higher-rate credit cards and loans into one lower payment, or maybe college expenses are in your near future. Whatever your reasons are for needing extra cash, get it with a credit union home equity loan.

- Prime LESS 1/4%
- No Fees
- 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 advisor)

To apply for your home equity loan, stop by the credit union office.

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



# Fee Schedule

## Effective April 1, 2006

### GENERAL SERVICES

Cash Non-Member's check . . . . .	\$ 2.00
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
Money Orders . . . . .	\$ 2.00
History printout per page . . . . .	\$ 1.00
Outgoing wire transfers . . . . .	\$20.00
Outgoing foreign wire transfers . . . . .	\$25.00

### CHECKING ACCOUNT FEES

Non-sufficient funds (NSF) . . . . .	\$20.00
Stop payments . . . . .	\$20.00
Deposit item returned . . . . .	\$10.00
Check copies . . . . .	\$ 3.00
Reconciliation of account – per hour . . . . .	\$25.00
Account research – per hour . . . . .	\$25.00
Return ACH (NSF) . . . . .	\$20.00

### ATM FEES

Reissue of ATM card – first time free . . . . .	\$20.00
Reissue of PIN number . . . . .	\$20.00
Overdraw due to ATM transaction . . . . .	\$20.00
Deposit item returns . . . . .	\$10.00

### VISA

Replace Lost/Stolen VISA – first time free . . . . .	\$20.00
VISA PIN replacement . . . . .	\$20.00
Overlimit fee . . . . .	\$10.00
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
Garnishment . . . . .	\$25.00
Travelers Checks w/no checking account . . . . .	1%
	of total

# Ask For THE CONVENIENCE PACKAGE

When you have our convenient package of services, you'll not only save time and money...you'll find that you have 24/7 access to your credit union account!

#### No-Fee Checking:

The benefits of checking with no monthly fee and no minimum balance requirements.

#### Debit MasterCard:

No annual fee and convenient access to your checking account at more than 19 million locations worldwide.

#### Free Home Banking:

Make transactions 24/7 through Internet access – transfers, inquiries, find out if checks have cleared and much more.

#### Free Bill Pay:

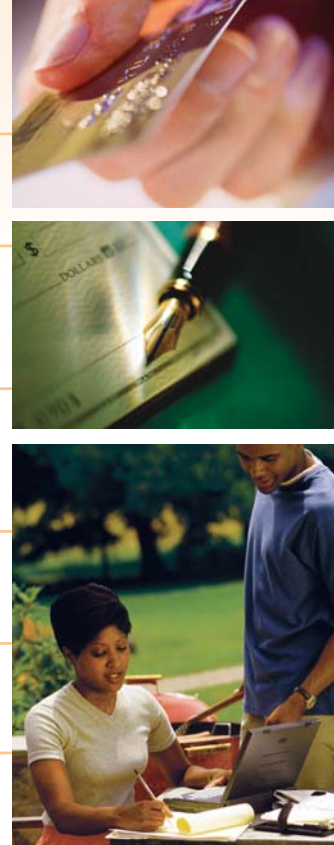
Pay your bills online rather than writing and mailing checks.

#### Free E-Statements:

Obtain your statement by e-mail rather than by mail.

#### Friendly Teller:

Make transactions by phone 24/7.



# IRA Contributions

You have until April 17th to make contributions to your 2005 IRA. Whether you're just beginning your IRA, or if you'd like to transfer an existing IRA to your credit union, choose from three credit union programs for your IRA investment:

- Roth IRA
- Traditional IRA
- Coverdell Education Savings Account

Save on taxes and qualified members can save on taxes today with an IRA (consult with your tax advisor). For additional information and current rates, call or stop by the credit union office today.

**Deadline  
April 17th**







## DON'T ROLL THAT COIN!

*Use Our Coinstar Machine...  
And It's FREE*

Gone are the days that you have to count coin and roll it in order to deposit it at the credit union. In fact, you don't even have to separate it any more! That's because you can use our coin counting Coinstar machine in the credit union lobby.

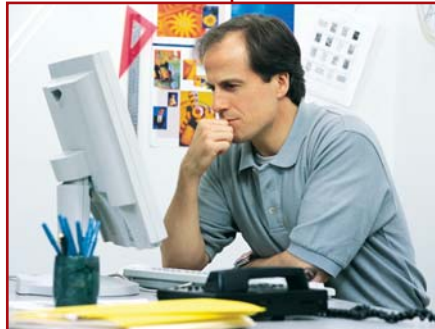
Most financial institutions or department stores charge up to 8% of your coin as a fee to process it. Our Coinstar's self-serve kiosk is **FREE** and easy to use. Just pour in your mixed coins and watch them add up. You will receive a receipt showing the total amount of coins received. Just present the receipt at the teller window for cash or deposit.

*Turn all of that coin into cash or deposits today!*

# Consumer Alert

## BEWARE OF PHISHING

Phishing is the fraudulent scheme of sending an e-mail to a user falsely claiming to be a legitimate company. These e-mails attempt to con the user into surrendering private information that could later be used for identity theft. In an effort to combat identity theft, several tips developed by the Federal Trade Commission (FTC) are listed below:



- If you get an e-mail that warns you, with little or no notice, that an account of yours will be shut down unless you reconfirm your billing information, do not reply or click on the link in the e-mail. Instead, contact the company cited in the e-mail using a telephone number or web site address you know to be genuine.
- Avoid e-mailing personal and financial information. Before submitting financial information through a web site, look for the "lock" icon on the browser's status bar. It signals that your information is secure during transmission.
- Review credit card and bank account statements as soon as you receive them to determine whether there are any unauthorized charges. If your statement is late by more than a couple of days, call your credit card company or bank to confirm your billing address and account balances.
- Report suspicious activity to the FTC. Send the actual spam to [uce@ftc.gov](mailto:uce@ftc.gov). If you believe you've been scammed, file your complaint at [www.ftc.gov](http://www.ftc.gov), and then visit the FTC's Identity Theft web site ([www.ftc.gov/idtheft](http://www.ftc.gov/idtheft)) to learn how to minimize your risk of damage from identity theft.

## ATM SKIMMING

As technology improves so does the con artists' ability to develop new ways to scam the public. One new scam that capitalizes on the technology of wireless digital cameras is ATM skimming. Criminals have taken to affixing wireless cameras to the front of ATMs, often cleverly disguised as part of the machine's card-scanning equipment. The camera transmits a recording of the transaction, which includes the card number and PIN, to a device held by the scammer who is usually waiting nearby.



A criminal can use this information to create new cards and steal from your account. If you are using your credit card at the ATM, that poses additional risks.

Protect yourself by being aware. Be suspicious of any devices attached to the front of an ATM or if the keypads are missing their braille markings. If you notice this, do not use that machine and report it to the owner of the ATM and/or to the police immediately.

# Holiday Closings

### Good Friday

Friday, April 14, 2006  
*Closed at Noon*

### Memorial Day

Monday, May 29, 2006

### Independence Day

Tuesday, July 4, 2006



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](mailto:rmullins@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

