

Higher, Building Tomorrow, Today!

Looking Forward, Reaching

Auto Loans

How To Get Your Best Rate

When you're shopping for a vehicle, you want to get the best deal you can – not only on the vehicle itself, but also on your financing. Here are a few simple tips that can help you save some money:

- Come to Menominee County Federal Credit Union. We have low rates for new or used vehicles. In fact, if you call or stop by ahead of time, we can pre-approve a loan for you so you can shop as a cash buyer.
- Keep your credit score as high as possible. Your rate will be based on your creditworthiness, so it's always good to maximize your score. Visit www.myfico.com for helpful information.
- If a new vehicle is simply out of reach, consider buying something used instead. There are some great deals out there, particularly on trucks and SUVs.

Our website has our current rates, a link to Blue Book vehicle pricing, and a convenient online application form. For friendly, personal assistance just give us a call or stop by any branch.

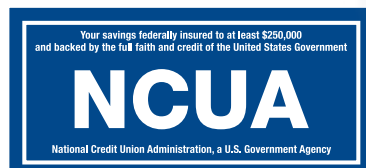
Safe. Secure. Insured.

Your deposits are safer than ever.

You may have heard that savings deposits now enjoy higher insurance protection. As part of the Emergency Economic Stabilization Act, Congress approved a new, higher level of coverage for banks and credit unions.

Here are the basic facts:

- Your deposit accounts at Menominee County Federal Credit Union are federally insured up to \$250,000.
- The new, increased coverage applies through the end of 2009.
- IRAs are covered up to \$250,000, as they were before. The insurance amounts have not been increased for IRAs.
- The NCUA insurance fund is backed by the full faith and credit of the U.S. Government.



If needed, you can increase your insurance protection even more by structuring your accounts in certain ways. Please contact the Credit Union for more details or visit www.ncua.gov.



We Have Money To Loan

Yes, we have financing available! Yes, we can help you buy a car or fix up your home. And yes, we even have a full-service mortgage department.

Menominee County Federal Credit Union is in great shape. We have always followed very conservative lending practices, which means we did not get caught up in the sub-prime loans that caused so many problems for other financial institutions.

We have money available for our members to borrow. So please, let us know how we can help.



Have You Signed Up For e-Statements Yet?

You can get your account information faster, and keep it more secure, by signing up for free e-Statements. You will receive an email when your statement is ready for viewing, and you can store your statements online for easy reference.

Why not give it a try? You can switch back to paper statements any time, if you change your mind. Simply log in to our secure online banking system to enroll.



What It Takes To Get A Mortgage Today

The sub-prime meltdown has focused a lot of attention on mortgage lenders. But here at Menominee County Federal Credit Union, we have never participated in sub-prime lending. So our mortgage requirements basically have not changed.

APPLICANTS NEED:

- **A good credit history** – We look for a solid credit score and a manageable debt ratio.
- **Proof of employment** – We will verify your income and your employment status.
- **Other documentation** – We will ask for copies of your recent W-2's and tax returns, records of any child support or alimony, statements for savings and investment accounts, and other paperwork as necessary.

We do have money to loan, and we are happy to offer competitive rates, low fees, and a wide variety of mortgage programs. Please call our mortgage department or visit www.menomineecountyfcu.com to learn more.

Menominee County Federal Credit Union

Saturday, January 31, 2009 at
Chip-In Island Resort & Convention Center
Harris, Michigan

REGISTRATION: 4:00 P.M. – 5:00 P.M. (CST)
DINNER: 5:00 P.M. (CST)
MEETING: Following Dinner
TICKETS: \$10.00 (includes dinner & refreshments)



Please Keep Your Accounts And Beneficiaries **UPDATED**

As we begin a new year, please take a few minutes to review your account and beneficiary information. Let us know if your address, phone number or other information has changed. It is important for us to have the correct information on file. Thank you for your help.

MCFCU fees and charges

effective January 1, 2009

Miscellaneous Fees

Money Orders/Cashiers Checks	\$1.50 per item
Duplicate Statements	\$1.00 per page
Credit Card replacement	\$5.00
Dormant account fee	\$1.00/month after 12 months delq.

Share Draft Fees

NSF (Non-sufficient funds)	\$20.00
Returned Deposits	\$5.00
Copy of Draft	\$2.00
Stop Payment	\$10.00 per item or series

ATM/Debit Card Fees

Card Replacement	\$5.00 (lost or stolen)
Excess withdrawals	\$1.00 per withdrawal in excess of 10 per month
Overdraft/NSF	\$20.00

ACH Fees

Overdraft/NSF	\$20.00
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IRA Fees

Annual Fee	\$6.00
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POWERS
Box 604, W3803 Hwy 2/41
Powers, MI 49874

Office 906.497.5229
Fax 906.497.5881

Office Hours
Mon. - Wed. 8:30 to 4:30
Thursday 8:30 to 5:00
Friday 8:30 to 6:00
Saturday 8:30 to noon

CARNEY BRANCH
P.O. Box 57
Carney, MI 49812

Office 906.639.5555
Fax 906.639.5556

Office Hours
Monday 9:00 to 4:30
Thursday 9:00 to 5:00
Friday 9:00 to 5:00
Saturday CLOSED

MENOMINEE BRANCH
2600 10th Street
Menominee, MI 49858

Office 906.863.5566
Fax 906.863.1131

Office Hours
Mon. - Wed. 8:30 to 4:30
Thursday 8:30 to 6:00
Friday 8:30 to 5:00
Saturday 8:30 to noon

STEPHENSON BRANCH
Box 433 * S320 Hwy 41
Stephenson, MI 49877

Office 906.753.4746
Fax 906.753.2883

Office Hours
Mon. - Wed. 9:00 to 4:30
Thursday 9:00 to 5:00
Friday 9:00 to 5:00
Saturday CLOSED

