



Harvest Your Savings with an Auto Loan as low as **2.99% APR***

Now is the time to get into an auto loan from FEDCom. This amazing rate is only available from October 1 to November 30, 2011, so contact us today! Our friendly loan officers will help you, whether you are refinancing a current auto loan from someone else, or purchasing a new vehicle.

*APR=Annual Percentage Rate. APR will vary depending on individual credit score and age of vehicle. Offer available for new FEDCom loans only. Offer subject to change without notice.

Funds Availability Notice of Change This notice is to describe a change to our current funds availability policy. Effective July 21, 2011, when circumstances called for a deposit to be put on hold in your account, your next day availability on that deposit was and continues to be \$200, while the remainder of the deposit was and will be available on a later date. This change in policy was an increase from \$100 available on the first business day after the day of the deposit. If you have any questions regarding this change, please contact us at 616.364.7283.

Announcing Two \$1,000 Scholarships for College!

We are proud to introduce two FEDCom Credit Union Scholarships that support higher education. The scholarships will be awarded to two deserving students who will be attending college in the fall of 2012. The scholarship application may be downloaded from our website at fedcomcu.com or picked up at either of our offices.



Volunteers and employees of FEDCom Credit Union, their immediate family or those living in the same household are not eligible.

Give the Gift of Savings!

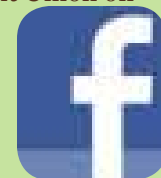
During November through December 23, when you open a youth account for your child or grandchild, you will receive a cute, cuddly FEDCom stuffed toy to give as an additional holiday present for the child. So, when you give the gift of savings, you're also able to give a bit more. Each account opened for a child, age 12 or under is eligible. Help teach our youth the importance of saving by having their own account and "Give the Gift of Savings!"



Member Minders...

- If you are leaving the state or country and plan to use your FEDCom Credit Union Debit MasterCard or Visa Credit Card, please notify us of where you are going and the dates you will be gone.
- Always keep us informed of address, phone and email changes.
- Become a fan of FEDCom Credit Union on Facebook today! Be a part of our Facebook community.

fedcomcu.com



Holiday Closings:

Columbus Day:
Monday, October 10

Thanksgiving Holiday:
Thursday-Saturday,
November 24 & 26

Christmas Holiday:
Saturday & Monday,
December 24 & 26

New Year's Holiday:
Saturday & Monday,
December 31 &
January 2, 2012

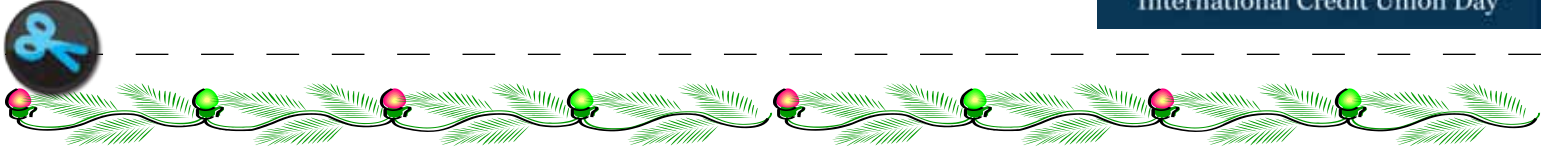
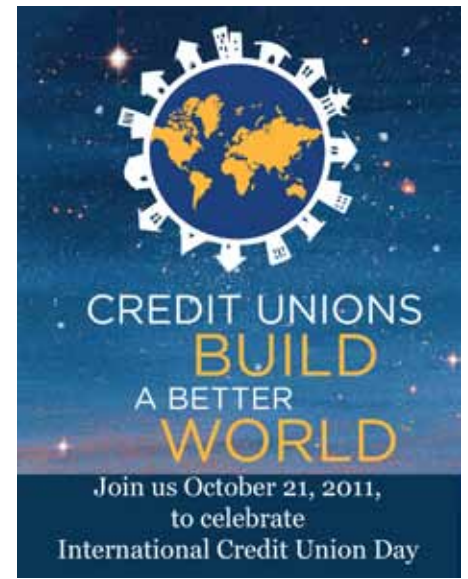
Help a Child Enjoy the Season by Donating to Toys for Tots



This holiday season we encourage you to think about a child in need and donate to the U.S. Marine Corps Reserve Toys for Tots program from October 1

through December 15. Both FEDCom CU locations will be collecting new, unwrapped toys to distribute as Christmas gifts to needy children in our community, ranging from newborns to teenagers.

If you would like to donate in other ways, including cash donations or volunteering your time, please visit toysfortots.org. We at FEDCom Credit Union greatly appreciate your generosity this holiday season.



Our Holiday Gift for You!

Need a little break for the holiday season? With FEDCom Credit Union's Holiday Skippy and a positive payment history **you can skip your loan payment(s)* for November or December.**

Indicate the loan suffix(es) and return your signed SKIPPY form to the credit union no less than 5 days prior to the due date of loan(s) you would like to skip. Once approved, your account will be debited a \$25.00 processing fee per skipped loan. The deferred payment and accrued interest will be added to the end of the contract and will not affect your payment record.

I wish to skip/defer the payment(s) for the month selected below, for loan suffix(es) indicated below.

I understand the principal amount of my loan payment will be skipped and added to the end of the original term of this loan.

I understand "skipping" payments may have an effect on loan protection products such as GAP, Mechanical Repair Coverage and Credit Life & Disability Insurance. The number of payments you are allowed to skip is limited by the terms of your loan. Please make sure you understand these limits before requesting to skip a payment.

All other terms and provisions of the original loan agreement are unchanged.

Name: _____ Account: _____

I would like to skip the following loan payment(s)*, suffix(es) _____

Skip the following month (only one month can be selected) November December

I want to prepay the fee(s) or take fee(s) from account (\$25.00 per loan per loan): _____

Borrower Signature: _____ Date: _____

Co-Borrower Signature: _____ Date: _____

ALL LOANS MUST BE CURRENT TO QUALIFY.

New loans must have a minimum of six (6) loan payments made. Only one (1) monthly payment may be skipped per 12 month period. If skip-a-payment fee funds are not available, this offer is void.

***Mortgages, Auto Leases, Home Equity Loans, Student Loans & Qwik Cash Loans cannot be skipped. There may be other loan limitations.**

**Return to: FEDCom Credit Union
150 Ann Street NW, Grand Rapids, MI 49505
2329 44th Street SE, Grand Rapids, MI 49508**

Approval _____

