

'2008' Annual Meeting Results

Members of FEDCom Credit Union met at the credit union's corporate office on Tuesday, March 4, 2008, to receive Officer Financial Reports, conduct Director Elections, enjoy light refreshments and check their ticket stubs for the Grand Prize Raffle of a Kodak Docking Camera with Printer. A good time was enjoyed by all as we combined business, friendship and social in this once a year event. Thank you for taking the time and energy out of your hectic schedule to exercise your membership rights granted to all credit union members. Your small share deposit of only \$5.00 not only makes you an owner of FEDCom Credit Union, but extends to you the right **"to vote for your credit union representatives"**. Ownership and Voting Rights constitutes the two (2) big differences between credit unions and other financial institutions. The following directors will each serve three (3) year terms:

- Richard Jackson*
- Laura Miller*
- David Brock

* Denotes incumbency

Annual Spring Auto Sale... *"Deals on Wheels"!*

The phones have been ringing off the hook and members are all asking the same question **"Are You Having Your Spring Auto Sale This Year?"** You bet we are, bigger and better than last year and here is why:

- Rates are lower than ever before thanks to the Federal Reserve
- 100% financing, No Down Payment Required up to 60 month financing
- Longer terms* and Lower payments, up to 84 months available

With New and Pre-Owned inventories at their highest level in years now is the time to make that **FANTASTIC DEAL** on the purchase price and then head on down to FEDCom Credit Union with auto loan rates as low as 4.50% APR**!

So make your best deal and leave the financing to us. Call today at (888) 364-MY CU (6928), or go on-line to apply at www.fedcomcu.com.

If you prefer, stop by either of our two (2) convenient locations and get your credit application started. This sale will expire on 5/31/08, so don't waste anytime on getting started. Hurry in and be one of the few who receive a **FREE 3day, 2night Vacation Package when you close your FEDCom auto loan by April 30, 2008, while supplies last.**

* 6 and 7 year financing available. Credit bureau score used for qualification.

** Credit Bureau Score determines loan rate.



Holiday Closing Schedule

• Saturday, May 24, 2008, in observance of Memorial Day Holiday weekend

• Monday, May 26, 2008, in observance of Memorial Day



How About a Debt Consolidation Loan?

Have you grown tired of looking at all of the different bills, invoices and charge accounts carried over from '2007'? Why not start fresh today with a **FEDCom Credit Union Bill Consolidation Loan**? Now is the perfect time to consolidate your bills into one (1) low monthly payment AND save a great deal of interest doing it! Save time, save money and get out from all that pressure. Take a look at this example just to see what a Bill Consolidation Loan can do for you:

\$ 2,000.00*	24-Months*	7.99%** APR	\$ 90.45/mo
\$ 5,000.00*	36-Months*	7.99%** APR	\$156.66/mo
\$ 7,500.00*	48-Months*	7.99%** APR	\$183.06/mo
\$10,000.00*	60-months*	7.99%** APR	\$202.72/mo

Call (888) 364-6928, or visit either of our two (2) offices today and get your loan started while this seasonal promotion is still in affect (April to May 31, 2008).

*Loan amounts and terms are for illustrative purposes only. Loan amounts and terms are flexible based upon borrower's preference. **Rates are determined by borrower's individual credit score as reported to the credit bureau. Monthly payments are approximate, for illustrative purposes only.

Credit Union Information

Main Office:

150 Ann St. NW, Grand Rapids, MI
(Saturday, Drive-Thru Only)
(616) 364-7283 • (888) 364-MY CU
Fax (616) 364-1167

South Branch:

2329 44th St. SE, Grand Rapids, MI
(No Drive-Thru Available)
(616) 364-7283 • (888) 364-MY CU
Fax (616) 281-2093

CU Hours:

Monday-Thursday, 9 am - 5 pm
Friday, 9 am - 5 pm
Friday, 5pm - 6 pm (Drive-Thru Only @ Main)
Saturday, 9 am - 1 pm
www.fedcomcu.com

VISA Rewards by "Scorecard"



Now you can earn valuable **ScoreCard Bonus Points** every time you use your FEDCom VISA credit card! Collect and save points and then redeem them later for gifts such as appliances, electronics, and home furnishings to kitchen, recreation cruises and air travel. Once you have collected 2,000 points you're ready to go shopping at www.scorecardrewards.com. If you simply want to see what gifts and rewards you can earn through your FEDCom VISA, just log on to the above website and browse a bit. One thing is certain though, without a FEDCom VISA credit card you won't earn a single bonus point towards receiving a host of **"FREE"** gifts. Look for more

information concerning ScoreCard Bonus Points over the next 90 days. Otherwise please call us at (888) 364.MY CU (6928) and speak with our Loan Department who will be happy to assist you with obtaining a FEDCom VISA or simply answer any questions you might have on the **ScoreCard Bonus Point** program. Call today!

Want To Get Away?

We can help with a **"FREE" 3day, 2night Vacation Travel Package** from your #1 Financial Institution.....FEDCom Credit Union! Our credit union surveys indicate that the biggest reason for our growth in **NEW** credit union members is because of YOU, our current credit union member. To say THANK-YOU, **sign-up 3 new members by June 30, 2008, and receive with our compliments a "FREE" Vacation Travel Package***. Just ask for a **NEW MEMBER REWARDS FORM** the next time you're in. When you sign someone up, we'll stamp your form. After you get three (3) stamps on your form bring it in for your **FREE Vacation Package**.

* One (1) Vacation Package per primary member while supplies last. Alternative gifts/prizes may be used by credit union management if necessary.

