

# THE Quarterly DIVIDEND

July  
2010

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## Holiday Closings

**INDEPENDENCE DAY**  
MONDAY, JULY 5

**SOUTH BRANCH ONLY**  
SATURDAY, AUGUST 7

**LABOR DAY**  
SATURDAY, SEPTEMBER 4  
MONDAY, SEPTEMBER 6

## FEDCom's 84<sup>th</sup> Annual Business Meeting Results

This year's Annual Meeting was held on Thursday, June 17. In addition to beautiful weather we were joined by many of our loyal members for financial reporting and election of directors. The following directors were elected to a three year term:

**Robert Lancaster    Edgar Hekman**

Sincere thanks to all of our members who joined us. We hope to see even more members at next year's meeting!

## 3<sup>rd</sup> Annual Car Wash for God's Kitchen

The FEDCom Volunteers will be soaping windows for donations on behalf of God's Kitchen. Please stop in on Saturday, August 7th between 11am-2pm and we'll personally swap a car wash for your donation towards this worthy cause!

## Bring Your Balance To FEDCom Credit Union... And Walk Away With A FREE VISA Gift Card!

Transfer your credit card balance to FEDCom's low-rate VISA, and we will give you a \$25 VISA gift card\*! Plus with a Platinum VISA from FEDCom you will enjoy:



Rates as low as **8.99% APR\*\***

NO ANNUAL FEES | GENEROUS CREDIT LIMITS

Join the many satisfied FEDCom members who are already enjoying the benefits of their FEDCom VISA Credit Card. Call today for more details or go online to [www.fedcomcu.com](http://www.fedcomcu.com) for more information about our Platinum VISA.

\*Must open a new VISA card. Minimum \$500 balance transfer. \*\*APR = Annual Percentage Rate. Quoted rate is the lowest available rate. Your rate will be based on your credit score and may be higher. Rates and terms subject to change without notice.

## MOBILE BANKING: Your Credit Union At Your Fingertips

Access your account anywhere, anytime with Mobile Banking. Mobile Banking offers a free, secure and real-time connection to your accounts right at your fingertips.

All you need is a cell phone with internet access, and you have instant access to:

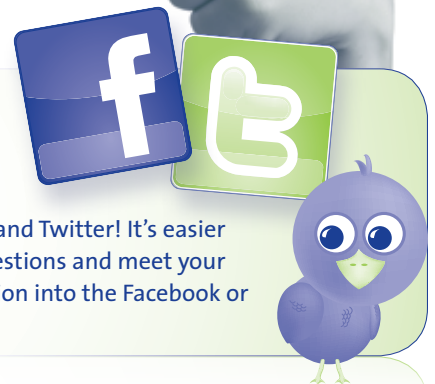
- Check your account balance | Review account activity
- Perform transfers | Locate a CO-OP Network ATM or Shared Branch

For more information about Mobile Banking or to sign up, please contact FEDCom Credit Union or visit [www.fedcomcu.com](http://www.fedcomcu.com).



## We're On facebook and twitter

We've joined many of our members online — we are now on Facebook and Twitter! It's easier than ever before to learn what's going on at the credit union, ask us questions and meet your fellow members. We hope you'll follow us. Just type FEDCom Credit Union into the Facebook or Twitter search bar. See you on the Web!



# Need Money? We Can Help.

Budgets are tight these days. And you have undoubtedly heard that the “frozen” credit markets are making it difficult to get a loan from the big banks. But remember, your credit union is here to help.

We have money to loan, and we are committed to helping our members succeed. If you need money to pay off bills, fix up your home, or for any other purpose, please come talk to us.

When you turn to us for your financing needs, you not only help yourself – you also help your credit union. A strong loan portfolio is an essential part of our success. So when you get a loan from us, it really is a win-win situation.

Give us a call or stop by either branch, and let us know what you need. We will do our best to make it happen.



## 2010 & 2011 New Auto Rates As Low As 3.49%\*

Can you afford 0.00% financing? Did you know that 0.00% financing is **usually offered with limited terms and often does not accompany the manufacturer rebates?**

Why not take advantage of your credit union's low rates **IN ADDITION** to the manufacturer rebates? You can save more money in the long run by taking the rebates and financing with your credit union's low interest rates! Stop in and see your favorite FEDCom loan officer today — A deal like this is tough to beat!



\*APR term and down payment determined by credit score.

## Overdraft Protection: Have You Opted In?

You may have heard about a new regulation that provides new consumer protections for overdraft protection. Here at FEDCom Credit Union, we always encourage our members to handle their money carefully and avoid unnecessary fees. But overdraft protection is beneficial in some circumstances, so it's important to understand your choices.

As of July 1, 2010, if you want overdraft protection for ATM and one-time debit card transactions, you must opt in. **If you do not opt in, when you try to swipe your debit card for a purchase without enough funds in your account, the transaction will be denied.**

If you would like to opt in for overdraft protection, please fill out the opt-in form below and return it to the credit union. If you have any questions or concerns about these new details, please do not hesitate to contact FEDCom Credit Union.

### OPT-IN FORM:

I want FEDCom Credit Union to authorize and pay overdrafts on my ATM and everyday debit card transactions.

I do not want FEDCom Credit Union to authorize and pay overdrafts on my ATM and everyday debit card transactions.

Primary Member \_\_\_\_\_

Signature \_\_\_\_\_ Date \_\_\_\_\_

Please contact FEDCom Credit Union at (616) 364-7283 or stop by the Credit Union office. We would be happy to answer any questions you may have.

**If this form is not returned, we must assume that you DO NOT WANT Overdraft Protection to cover your ATM and everyday debit card transactions. This service will then be removed effective August 15, 2010.**

## FEDCom CREDIT UNION

### MAIN OFFICE

150 Ann Street NW  
Grand Rapids, MI 49505  
p (616) 364-7283  
f (616) 364-1167  
tf (888) 364-MYCU (6928)  
az@fedcomcu.com

### OFFICE HOURS

Monday - Thursday  
9:00 am - 5:00 pm  
Friday (5-6 drive thru only)  
9:00 am - 6:00 pm  
Saturday (drive thru only)  
9:00 am - 1:00 pm

### SOUTH BRANCH

2329 44th St SE  
Grand Rapids, MI 49508  
p (616) 364-7283  
f (616) 281-2093  
tf (888) 364-MYCU (6928)  
kv@fedcomcu.com

### OFFICE HOURS

Monday - Thursday  
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Friday  
9:00 am - 6:00 pm  
Saturday  
9:00 am - 1:00 pm

