

FEDCom CREDIT UNION

# THE Quarterly DIVIDEND



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## Mel Trotter Mission Needs Your Help

FEDCom Credit Union is a proud supporter of the Mel Trotter Mission in Grand Rapids. We will be accepting donations of canned goods, dry goods, health care products and warm clothing at both FEDCom locations to help raise support for the mission. (Monetary donations also accepted.)

If you would like to help the Mel Trotter Mission, please stop by the Credit Union through November 15th to make a donation.

## Spreading Holiday Cheer With A Holiday Loan

For your holiday wishes, holiday dreams and holiday errands, you need a Holiday Loan. Let FEDCom Credit Union put some extra cash in your wallet so you can make this holiday season a season to remember.

From November 1st through December 31st, you can take advantage of FEDCom's HOLIDAY LOAN!

- Rates as low as **6.99% APR\***
- Terms up to 36 months
- Minimum amount of loan must be \$1,000
- Unsecured, just your signature required

Enjoy the freedom of having cash in your hand, and relax knowing you have locked in a great rate with FEDCom Credit Union. To apply, just give us a call or stop by your local office today.

## Holiday Club Account

Everyone can use a little extra cash during the holiday season. Fortunately, our Holiday Club Account lets you save throughout the year and withdraw that savings when you need it the most.

You can save as little or as much as you want, whenever you want. Then, next holiday season enjoy your savings when your Holiday Club Account pays out on **September 30th**.

**Start your Holiday Club Account today and take advantage of our 2010-2011 savings rate of 0.50% APY.\*** For more information, give us a call at **616.364.7283**.



\*APY = Annual Percentage Yield.

## Please Excuse Our Dust!

If you have visited our Grand Rapids office recently, you may have noticed some extra dust! In order to better serve our members, we are in the process of remodeling the Member Services area. We look forward to serving you from our improved Ann Street location in the near future.



\*APR = Annual Percentage Rate.

## Holiday Closings

**FEDCom will be closed for the following holidays:**

**COLUMBUS DAY**  
Monday, October 11  
*STAFF TRAINING DAY*

**THANKSGIVING HOLIDAY**  
Thursday, November 25  
Friday, November 26  
Saturday, November 27

**CHRISTMAS HOLIDAY**  
Friday, December 24  
Saturday, December 25

**NEW YEAR'S HOLIDAY**  
Friday, December 31  
*OPEN UNTIL NOON*  
Saturday, January 1, 2011

# Need A Flu Or Pneumonia Shot?

Protect yourself and your family members for the 2010-2011 fall and winter seasons by stopping by FEDCom on **October 29th** to receive your flu and pneumonia shots.

**WHERE:** Ann Street & 44th Street Offices  
**WHEN:** Friday, October 29th  
**TIME:** 11:00 a.m. – 1 p.m.  
**COST:** Flu Shot – \$30  
Pneumonia Shot – \$55



Please RSVP no later than Tuesday, October 26th.  
To RSVP, please call 616.364.7283 or toll free 888.364.6928 between 9:30 a.m. and 4:30 p.m., Monday through Friday.

Shots will be administered by VNA of Grand Rapids. Nurses will assist you in the completion of insurance billing forms, provided you have insurance coverage under the various Medicare Plans or Priority Health Traditional. All other individuals will be responsible for making payment to VNA the day of immunization either by cash or personal check. **(NO credit card processing will be made available.)**

## Super Easy Stocking Stuffers!



Are you running out of time to finish your holiday shopping? Don't fret! FEDCom has the perfect solution to put an end to your last minute shopping worries – **the VISA Gift Card!** It's simple, convenient, flexible and fun.

VISA Gift Cards are perfect for your children's teachers, your daycare provider, neighbor or family member. Visit the Credit Union today and get all your holiday shopping done in one simple stop.

## IRA Rate Change

Here at FEDCom Credit Union, we strive to provide our members with competitive rates, low fees and superior service. Effective September 30, 2010 the rate on our IRA products will change to .75%.

If you have any questions about this rate change please contact Clint Holshoe, VP of Finance at (616) 634-7283 ext. 135.

## “TOUCHBACK” Comes To FEDCom Credit Union!

During the week of August 3, FEDCom Credit Union was proud to be a host for the filming of the movie, **Touchback**. Not only did **Touchback** come to Grand Rapids, but it came to your very own FEDCom office!

*Touchback, starring Kurt Russell, is a drama centered around a young man in his late 20s who had been the star of his high school football team, but whose career had ended when he shattered his leg in his final season. After hitting his head nearly a decade later, he wakes up to find himself back in time, a week before the big game.*



KURT RUSSELL

Watch for **Touchback**, set to release in 2011, and look for the set that was filmed at your very own Credit Union!

## Need A Commercial Loan? We DO Have Money To Lend!

You have undoubtedly heard about the “frozen” credit markets and the difficulty of getting a loan from some of the big banks. But here at FEDCom Credit Union, we have money to loan.

With low rates, low fees and friendly, personal service, we are happy to help our members get the commercial financing they need in order to make their businesses succeed. **You don't need to take “no” for an answer because at FEDCom, we want to say “yes”.**

Visit [www.fedcomcu.com](http://www.fedcomcu.com) or call Reid Lundeen for our current rates and terms at 616-364-7283, ext. 129.

# 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  
9:00 am - 5:00 pm  
Friday  
9:00 am - 6:00 pm  
Saturday  
9:00 am - 1:00 pm

