

FEDCom CREDIT UNION

# THE Quarterly DIVIDEND



- Board Nominations for upcoming Annual Membership Meeting
- Easy Solutions: Direct Deposit and Mobile Banking
- Holiday Closing
- Low Rate Auto Loan
- FEDCom VISA
- Serving the community since 1926!
- We're on Facebook and Twitter
- Tax Forms coming soon
- Unclaimed Property

## Annual Membership Meeting to be held **June 16, 2011**

The FEDCom Board of Directors will have three (3) board seats to fill in June 2011. If you are interested in running for election, please forward a brief summary of your qualifications and experience to: FEDCom CU, Nominations Committee, 150 Ann St. NW, Grand Rapids, MI 49505, postmarked no later than February 11, 2011. If not selected as a candidate by the Nominations Committee you may still be placed on the ballot by securing seventy-five (75) eligible member signatures on our official nomination petition form which must be returned to the credit union for verification no later than March 11, 2011. Nominations from the floor will not be accepted. For additional information please contact Jerri DeLeon at (616) 364-7283, ext. 173.



### Holiday Closing

We will be closed on

**PRESIDENTS DAY**  
Monday, February 21

for regulatory  
compliance training.

### Easy Solutions to A Busy Life: **Direct Deposit & FEDCom Mobile Banking**

Direct Deposit gives you peace of mind. You'll never have to wonder if your paycheck has made it into your account. Direct Deposit does it automatically!

You can also choose to receive your tax refund by Direct Deposit. Simply complete the Direct Deposit line on your tax form, and include your account number and our routing number: **272480665**.

Mobile Banking allows you to have access to your Credit Union account at your fingertips with your mobile device. Simply access your web browser and go to [www.fedcomcu.com](http://www.fedcomcu.com) to get started! (Please keep in mind that access to the internet on your mobile device may incur additional charges from your mobile provider.)

Save time, money, and gas with FEDCom Credit Union. Come by the office and we can help you in-person or give us a call at (616) 364-7283.



# Drive Your Way to a Low Rate Auto Loan

Enjoy low rates, friendly service, easy payments & no hassle right here!

At FEDCom Credit Union, we can get you into the driver's seat of a low rate loan.

Rates start as low as **3.24% APR\*** on new 2010 & 2011 vehicles!

We will help you choose terms that fit your budget, with a low competitive rate to keep your payments affordable. Give us a call at (616) 364-7283 or visit our website at [www.fedcomcu.com](http://www.fedcomcu.com) to view more rates and terms.

\*APR = Annual Percentage Rate. Quoted rate is the lowest available rate. Your rate will be based on your credit history and score and may be higher. Rates and terms are subject to change without notice.



**VISA®** Don't leave home without it  
Use your FEDCom VISA for home, travel and online purchases.

Interest rates as low as **8.99% APR\*** | NO annual fees  
Personal checks from FEDCom Credit Union | FREE ScoreCard Rewards Program

January 1 – February 28, 2011 open a NEW VISA Credit Card account and enjoy:

- \$25 Gift Card\*\*** — conduct six (6) transactions within 90 days of opening
- \$50 Gift Card\*\*** — charge minimum of \$500 on your FEDCom VISA within 90 days of opening
- \$75 Gift Card\*\*** — transfer minimum of \$500 from another credit card account to FEDCom VISA within 90 days of opening

\*APR = Annual Percentage Rate. Interest rates are determined by borrower's credit bureau credit score.

\*\*One gift card awarded per member VISA account.

Michigan's Oldest Credit  
Union Proudly Serving  
You Since **1926!**

With years comes wisdom – and FEDCom has both! FEDCom is the oldest credit union in Michigan, serving members since 1926. "This milestone could only have been achieved through imaginative vision and tireless work," said David Adams, President and CEO of the Michigan Credit Union League.

Thank you for choosing FEDCom Credit Union as your local credit union. We look forward to serving you for many more years to come.



Find us on  
**facebook®**

Follow us on  
**twitter**

Here's an easy way to stay up-to-date on all the latest news. Connect with us on Facebook and Twitter and receive updates instantly about what's going on at FEDCom as well as the credit union industry.



**TAX FORMS**  
Coming Soon to your Mailbox

We will soon be mailing out IRS Form 1098 and 1099, with dividend and mortgage interest information for 2010. Please retain these forms for your tax preparation.

## UNCLAIMED PROPERTY

Effective 2011, the State of Michigan is changing the regulations for reporting unclaimed property. Any accounts that have been dormant for 36 months or more may have to be turned over to the state. To avoid having this happen to your account you need to perform one transaction to keep it active. If you have any questions about this change please contact Clint Holshoe at (616) 364-7283 ext 135.

**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)  
jgrandy@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

