

FEDCom CREDIT UNION

THE

Quarterly

DIVIDEND

January
2009

- | 2009 Annual Meeting
- | VISA Bonus Time
- | 2009 Winter Shows at DeVos Place
- | Auto Loan Special
- | NCUSIF Insurance Amount Increase
- | Real Estate Loans
- | More Branches With Xtend Services, Inc.

2009 Annual Membership Meeting

Member nominations for the 2009 Director Election Ballot have been officially closed as of November 28, 2008. The Nomination's Committee hereby announces the following member candidates for two (2) open seats on the FEDCom Board of Directors:

Paul TenBrock* and **Dan Duba, Jr.***

We cordially invite you to attend our 83rd Annual Meeting

PLACE: FEDCom Credit Union Main Office
150 Ann St. NW, Grand Rapids, MI

DATE: Thursday, March 19

TIME: 6:00 pm – doors open and dessert and beverages served
6:30 pm – Officer Reports
7:00 pm – Director Elections**

As a reminder, no director nominations from the floor will be permitted.

There is absolutely no cost in attending this annual event; however, reservations would be helpful as we plan for seating, desserts and refreshments. Please contact our office at (616) 364-7283, extension 172 or 173, and let us know how many in your group will be attending this annual affair. We hope to see you there!

*Indicates incumbent status. ** If applicable.



VISA: Discover The Opportunities AND Receive Additional Bonus Points!

For FEDCom members who enjoy the benefits of our VISA credit card program, which includes generous credit limits, low interest rates, reward and gift purchase points, and so much more, the message is clear: FEDCom's VISA card is the card to swipe to receive valuable rewards!

For those without our VISA credit card, now is the time to stop by or call the Credit Union to complete your personal credit application. Our VISA rates start out as low as 6.99% APR*!

Wherever you are, VISA is there to take care of all of your purchases and earn you valuable points for some outstanding gifts. You also receive easy-to-read statements, great cardholder services, and lower charges and fees when compared to other financial organizations.

BONUS TIME:

Get approved and use your new VISA credit card January through March 31, 2009, and earn a BONUS 1,000 points!**

*APR = Annual Percentage Rate. Your rate is based on your credit score and may be higher. The higher your credit score, the lower your percentage rate.

**Must activate and purchase a minimum of \$300.00 before March 31, 2009 to earn bonus points of 1,000.

Visit DeVos Place For 2009 Winter Shows

It's that time of year again when many of the winter shows come to Grand Rapids to get us all ready for springtime in Michigan! Here are the shows that are scheduled to be presented at the DeVos Place during the winter months of 2009:

Camper, Trailer and RV Show: January 15-18

Auto Show: February 5-8

Golf Show: February 13-15

Boat Show: February 18-22

Home and Garden Show: March 7-8

As you're looking at new and exciting summertime toys, always remember that FEDCom has some of the best loan rates you can find here in West Michigan. Always check with your Credit Union before you finance with someone else. You'll find that we have the right loan terms, low rates and low fees to fit almost everyone's budget! Contact the loan department today and see for yourself why FEDCom wants to be your #1 Financial Institution!

2009 Early Spring Auto Special

Each year around February, many members return for the Annual Auto Show at DeVos Place and inquire about our Annual Auto Sale. As we explain to them, traditionally, our sale takes place in April and May and our members ask, "Why not February?" So, our response this year is (drum roll please...) Announcing our 2009 Early Spring Auto Special!

This year we are going to provide you, our FEDCom members, an extended period of time to make that new or used purchase that you've been waiting for. From February 1st through April 30th, 2009, please call or drop by for a fantastic new or used auto loan and enjoy a fantastic loan rate as low as **4.25% APR**.

With FEDCom Credit Union, you can benefit from:

- ▶ Rates that are lower than ever before, thanks to the Federal Reserve
- ▶ 100% financing*, no down payment, up to 60 months
- ▶ Longer terms* and lower payments, up to 84 months

The selection for new and used automobiles has never been better. Call or stop by either one of our two (2) convenient offices, and let our friendly loan officers do the rest. For more information, please call (616) 364-7283 or toll free at (888) 364-6928.

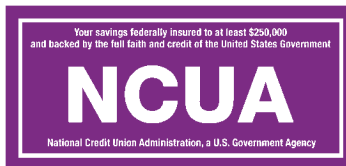
**Credit bureau score will determine rate, term and down payment requirements. 6- and 7-year repayment terms available.*



NCUSIF Provides \$250,000 Deposit Insurance

The National Credit Union Share Insurance Fund (NCUSIF) has a new, increased deposit insurance limit. Administered by the NCUA (National Credit Union Administration), the NCUSIF can insure members' deposit accounts up to at least \$250,000. Now, all FEDCom deposit holders can enjoy more secure insurance and still receive the same solid credit union service.

If you have any questions about NCUA insurance, please contact FEDCom Credit Union or visit www.ncua.gov for more information.



Real Estate Loans Are In Demand!

With real estate purchase prices at some of their lowest levels in decades, now is the time to consider buying your first (or next) home. Real estate prices, in most cases, have plummeted by nearly 30%. When you add this to the fact that mortgage interest rates are still at some historic low levels, now is the time to contact FEDCom Credit Union for a new mortgage loan.

Whether you're buying, refinancing or borrowing some of your home's equity, you cannot beat the terms that are being offered today by FEDCom. If you need a 15- or 30-year fixed loan rate or want to look into a Home Equity Line of Credit (HELOC) with low variable rate terms, FEDCom's the place! We can offer low closing costs on purchasing or refinancing loans, while at the same time offer \$0 closing costs* on Home Equity Financing. The important thing to do, however, is to call your Credit Union and get the information you need to make a decision.



Now is the time to get involved as home prices, terms, interest rates and low fees are at historic levels. This is definitely a WIN-WIN situation. Please make the call to (616) 364-7283 or toll free (888) 364-6928.

** Must qualify for a minimum \$10,000 Home Equity Loan or Line of Credit. Appraisal fees may be assessed up front; however, your out-of-pocket expense will be reimbursed upon loan approval.*

Looking For More Credit Union Branches?

FEDCom has designed a program suited to our Credit Union members who want to save time, save money and save aggravation by visiting a closer branch facility.

We have partnered with Xtend Services, Inc., which brings over 130 additional branch sites to our FEDCom members. Along with your Credit Union newsletter you should have received a new Shared Branching Directory, which will possibly help you in locating a more convenient branch to cash a check, make a deposit, make a withdrawal, make a loan payment, perform a transfer, receive a loan cash advance and so much more.

We're here to save you time, money and aggravation, so give our new Xtend service a try. Visit a Shared Branching facility today and let us know how you liked your experience.

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

