

Community Connections



FIRST UNITED
Federal Credit Union

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Newsletter 1st Quarter 2010

The 2010 Census Is Starting-Be Careful

With the U.S. Census process beginning, the Better Business Bureau is advising people to be cooperative, but cautious, so as to not become a victim of fraud or identity theft. The first phase of the process of the 2010 U.S. Census is under way as workers have begun verifying addresses of households across the country. Eventually, more than 140,000 Census workers will count every person in the United States and gather information about every person living at each address including name, age, gender, race, and other relevant information.

The big question is-how do you tell the difference between a U.S. Census worker and a con artist? The Better Business Bureau offers the following advice:

If a U.S. Census worker knocks on your door, they will have a badge, a handheld device, a Census Bureau canvas bag, and a confidentiality notice. Ask to see their identification and their badge before answering their questions. However, you should never invite anyone you don't know into your home.

Census workers are currently only knocking on doors to verify address information. Do not give your social security number, credit card or banking information to anyone, even if they claim they need it for the U.S. Census.

While the Census Bureau might ask for basic financial information, such as salary range, **you don't have to answer anything at all about your financial situation.** The Census Bureau will not ask for Social Security, bank account or credit card numbers, nor will the employees solicit donations. Anyone asking for that information is NOT with the Census Bureau.

Eventually, the Census Bureau may contact you by telephone, mail, or in person at home. However, the Census Bureau will not contact you by E-mail, so be on the lookout for E-mail scams impersonating the Census Bureau. Never click on a link or open any attachments in an E-mail that supposedly is from the U.S. Census Bureau.



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12.9% You Won't Get Any Surprises With Our Visa!

Beginning in February 2010, the Credit Card Act of 2009 will take effect and banks and credit card companies are making every effort to increase their rates and fees before the effective date. You can expect increased rates, higher fees, and new fees you have never heard of before. One credit card company intends to start charging a fee for people who don't use the card monthly and annual card fees are expected to once again be a common practice. We've already seen credit card rates as high as 29% APR!

Here at the Credit Union, we have always kept our First United VISA card's rates and fees low, it's still available at 12.9% APR. Take a close look at your bank credit card statement and compare. We think you'll see the advantage of a First United VISA card. Call our loan department today.



72nd Annual Membership Meeting Set

The 72nd Annual Membership Meeting will be held on Thursday April 22, 2010. The meeting will again be held at the Grand Valley Armory, 44th Street SW, Wyoming, Michigan. The business meeting will start at 7 PM, and will be followed by the election of Board & Committee members. The door prize drawing will be held following the elections. There will again be a special program for our younger members. Refreshments will be available following the meeting. We look forward to seeing you at the meeting.

Potential Candidates

Any member in good standing, and at least 18 years of age, can have their name placed on the ballot for the next scheduled election April 22, 2010, by submitting a petition signed by 25 current members. The petitions can be picked up at the Credit Union office, or we can mail one to your home. All completed petitions must be submitted at the Credit Union office, 3140 Ivanrest SW, Grandville, Michigan, by the close of business March 19, 2010. Anyone desiring information about the duties and responsibilities associated with these positions can either call or stop in the office and see Jeff Krue. There will be no nominations accepted from the floor the day of the meeting. Mr. Tony Russo is the chairman of the Elections Committee. Anyone wishing to contact him can send their inquiries to the Credit Union office, addressed to Mr. Russo.

Income Tax Info

Direct Deposit of Refunds

If you are anticipating an income tax refund, having it direct deposited into your account at the Credit Union both speeds up its arrival, and eliminates the possibility of the check getting lost or stolen. All you need to do is check the “direct deposit” section on your return and list the Credit Union’s Routing & Transit number **-272480775** and your Credit Union account number. Be sure and indicate which account you wish to have the funds deposited **000 Regular Shares/savings, 103 Share Draft/Checking, or 114 Shares Plus**. In a short while the funds will be in your account earning dividends and available for your use.

Just File it!

The Credit Union has again made arrangements to offer **free** access to tax preparation software that will enable people to file both their Federal & State tax returns.

Anyone can use “Just File It” for their tax returns with a few exceptions:

- **Business Owners**
- **Church employees or members of the clergy**
- **Those who have sold real estate in the past year**
- **Employees who have a non US address, or whose employer does.**
- **Individuals with disabilities or in the military may be eligible for tax credits not included in the program.**

Just go to the First United web site, www.firstunitedfederalcu.org and click on the “Just File It” icon. It’s easy and accurate, and there’s no charge for the service.



First United Maintains Its 5 Star Rating

While 2009 presented some historical challenges, your Credit Union has managed to maintain its “5 Star Rating” from Baur Financial Rating Service for the 62nd consecutive quarter. This excellent rating during difficult financial times is a testament to the support and loyalty of our membership, and the good judgment of the Board of Directors.



Season's Greetings

The entire First United Credit Union Official Family, wish to convey our sincere wishes to all our Members for a wonderful year in 2010. We hope everyone had a great Christmas season. 2009 was a pretty tough year for many of us, and while 2010 looks to be a major improvement, it will not be without its own challenges. It is during the “tough times” that the cooperative nature of Credit Unions is most valuable. If you are having a hard time with your finances, check with us to see if we can help.

A Big Thanks To Our Members!

Once again our members have shown us their generosity by supporting our efforts to help out people in need.

Toys for Tots

We again were able to send a large selection of toys to help insure all children in our area woke up to gifts on Christmas morning.

Cystic Fibrosis “Pumpkin” sale

Many of our members bought \$1 paper pumpkins to help support the work of the Cystic Fibrosis Foundation in their efforts to find a cure and help those families affected by this dread disease.

Blood Drive

Insuring that there will be blood products available for people in their hour of need has been the work of Michigan Blood for over 50 years. This was our first “Blood Drive” and we were pleased that 8 of our members attempted to donate blood. Amongst these that donated, were two first time donors. It is the Credit Union’s intention to make this an annual event.

Thanks to all those who helped us to help others.