



FIRST UNITED Federal Credit Union

NEWSLETTER APRIL 2011

Contact Us

Hours:

Mon – Thurs 9:00 – 5:00

Friday 9:00 – 5:30

3140 Ivanrest Ave.
(1/2 mile south of 28th Street)
Grandville, MI 49418
616-532-9067

www.firstunitedfcu.org

Mobile Banking:

<https://m.itsme247.com>

ItsMe247 Website:

www.itsme247.com/153

Shared Branch locator:

[http://xtendcu.com/branches/
find/xtend](http://xtendcu.com/branches/find/xtend)

ATM Locator:

www.co-opfs.org
Phone: 1-888-748-3266
GPS: 692667 (MYCOOP)

“CU Talk” Audio Teller:

FUFCU ID #153
616-285-5720 or
Toll Free 1-800-860-5704

FUFCU Routing

272480775

Get the credit card that works for you!

You probably receive at least one credit card offer a week from financial institutions all over the United States. After all, large credit card companies are mailing millions of these offers every year. None of the credit cards that you have been offered in the past are like this one. That's because this credit card is from First United Federal Credit

Union. We are offering 2 different credit cards each with benefits that will work for you! Choose from our ScoreCard rewards credit card with rates as low as 9.99% APR OR choose our non rewards card with rates as low as 8.99% APR.



Earn rewards through our exclusive ScoreCard® Program!

With one point earned for every dollar spent in net retail purchases, ScoreCard makes it easy to reward yourself. The points you earn can be exchanged for awards from a wide assortment of merchandise and travel items. Take your pick from name-brand electronics, home furnishings, appliances, toys, sporting goods and more. Planning a vacation? Whether it's a roundtrip airline ticket across the USA or to an exciting foreign destination, a rental car, hotel accommodations or maybe even a cruise, with ScoreCard, you can escape with ease. The ScoreCard rewards credit card comes with a low 9.99% APR.

Enjoy an introductory AND balance transfer rate of 3.99% APR!

As part of this special offer, you'll also receive a special 3.99% introductory annual percentage rate for 6 months on both credit card offers. After the introductory period, you'll continue to save with a low APR. Save even more by transferring balances on higher rate cards to your First United FCU card and enjoy a low 3.99% APR for 6 months!

*APR = Annual Percentage Rate. 3.99% APR for balance transfers and purchases made in the first 6 billing cycles from date of card issued. Upon expiration of introductory rate expiration any remaining unpaid balances will transfer to your regular card rate. The minimum payment will be applied to lowest rate balances first while all payments exceeding the minimum payment due each billing period will be applied to balances with high APRs prior to balances with low APRs. Balances for existing First United FCU credit cards are not eligible for the balance consolidation promotional rate. For more details, please refer to the credit card agreement accompanying your card.

**The regular Annual Percentage you pay is based on a periodic review of your account and credit history. Please refer to your Truth-In-Lending-Statement.

There's light at the end of the tunnel

I must admit, I wasn't saddened to see 2010 end. Over the past few years, we have seen a virtual economic Tsunami of falling real estate values, high unemployment, and growing deficits. We've seen real estate values drop by as much as 50%. Long time workers have been laid off, or seen their jobs moved to other countries. I know in my 37 years here at the Credit Union, I've never seen things quite as bad as they were last year. Some very good members lost everything due to factors that were beyond their control. Other members who were already "living on the edge" before the economy went south, were pushed over the edge into bankruptcy. The Credit Union experienced real losses for the first time in our over 70 years of existence. That "Rainy Day" we knew would eventually come, arrived in 2010. Because we have always understood the importance of building capital and operating in a conservative manner, we have been able to absorb the losses and still maintain our capital at a higher rate than most financial institutions. We continue to be a strong and viable institution.

Finally, we're starting to see a little sunshine through the economic dark clouds that have been floating overhead for the last few years. Unemployment rates are starting to creep downwards, real estate values have begun to stabilize, and most importantly, people are once again showing confidence in the future. We still have a way to go before we can say the economy is strong, but the worst is behind us.

Hopefully we have learned some tough lessons:

- It's important to use credit wisely and not allow our debts to get too high.
- Everyone needs to have a "Rainy Day" account. Money we put aside for emergencies to help us survive the next tough time.
- The next time you need to borrow money, you need to consider more than just rate & terms. You need to think about who will be there for you, should that rainy day arrive and you need a little help getting through.

At First United, you're more than just a customer.

Save money on your auto loan AND get a \$50 gas card

Get a free \$50 gas card from First United FCU when you transfer your current auto loan to First United FCU from another financial institution. Or you can choose to make no payments for 90 days! First United has great rates as low as 3.99% APR on auto loans. While you may have heard it is next to impossible to borrow money, First United FCU stands ready to help you with any of your credit needs. Check our rates, we may just be able to save you some money on an existing auto loan. Call our Loan Department at 866.255.1004 or stop in to apply.



*A.P.R. = Annual Percentage Rate. The rate you pay will be based on the term, your credit history and the collateral offered. Rates and terms are subject to change without notice. Contact First United FCU for further information at 866.255.1004.

73rd Annual Membership Meeting Set

The 73rd Annual Membership Meeting will be held on Thursday April 14, 2011. 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 14, 2011, 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 18, 2011. Anyone desiring information about the duties and responsibilities associated with these positions can either call or stop in the office and see Jeff Kruer. 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.

Protect your identity with ID Protect

Last year, more than 11 million Americans became victims of identity fraud, up from nearly 10 million in 2008.¹ Protecting yourself from identity theft and fraud is vital and First United FCU is offering its personal checking account holders IDProtect™.

Benefits include:

- Identity restoration assistance
- Toll-free access to a dedicated consumer fraud specialist
- Debit and credit card registration
- Online identity theft news center
- Identity fraud expense reimbursement coverage²
- Protects all your accounts even those at other financial institutions
- Credit report monitoring



All this protection for only \$2 per month.

¹ Javelin Strategy & Research, 2010 Identity Fraud Survey Report.

² The description herein is a summary only and does not include all terms, conditions and exclusions of the policy described. Please refer to the actual policy for complete details of coverage and exclusions. Insurance product: Not insured by NCUA or any Federal Government Agency; not a deposit of or guaranteed by the credit union.

Log in to Mobile Banking for a chance to win an iPad!

Connect to your First United FCU account any time, 24/7 through First United FCU's Mobile banking. First United is always looking for new ways to provide convenience for your busy schedule. It's Me 247 is the latest method for accessing your account and making your financial transactions. And it is available whenever and wherever your are! Right now every time you log in to your mobile banking account, you'll automatically be entered to win an Apple iPad. If you haven't signed up for mobile banking yet, there's no better time! It's free for any First United FCU member.



It's Me 247
Mobile Web Banking

Mobile Web Allows You To...

- ▶ Access your account information at your convenience
- ▶ View account balances and details for savings, checking, certificates, loans and credit cards
- ▶ View pending transactions
- ▶ Perform instant transfers between accounts (as allowed in It's Me 247 Online Banking)

One (1) Prizewinner will be selected on or about June 5, 2011 by a random drawing from all qualified entries received by a participating credit union between April 1, 2011 and May 31, 2011. Each time an eligible member accesses their credit union account by logging in to It's Me 247 Mobile Web Banking during the contest period they will be entered in the contest allowing for multiple entries. See your credit union for complete details. Void where prohibited by law.



Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government. NCUA a U.S. Government Agency.

First United FCU Blood Drive

First United FCU and the Grandville/Jenison Chamber of Commerce are joining forces to give you an opportunity to be a hero. It's easy: just roll up your sleeve and give the gift of life! The Michigan Blood Bus will be in the First United Federal Credit Union parking lot located at 3140 Ivanrest Ave, SW in Grandville from 1:00 p.m. to 5:00 p.m. on Friday, April 29th. Appointments are available but not necessary.



Michigan Blood

MI blood saves lives.™