



# FIRST UNITED Federal Credit Union

Newsletter July 2010

Hours:  
Monday – Thursday 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.firstunitedfederalcu.org

Mobile Banking:  
<https://m.itsme247.com>

ItsMe247 Website:  
[www.itsme247.com/153](http://www.itsme247.com/153)

Shared Branch locator:  
<http://xtendcu.com/branches/find/xtend>

ATM Locator: [www.co-opfs.org](http://www.co-opfs.org)  
Phone: 1-888-748-3266  
GPS: 692667 (MY COOP)

Audio Teller "CU Talk":  
616-285-5720 or  
Toll Free 1-800-860-5704

Routing # 272480775

## Interested in Saving Money?

Our rates are as low as

**3.99% APR\***

What are you thinking about buying?

# A Car? Boat? Motorcycle?

**New? Used? We want to help you SAVE MONEY!**

Already have a loan **financed elsewhere?** Bring it in and let us help you start saving money  
at **3.99% APR\*** Low rates and hassle free preapproval Always at your service and we have

**GAP Plus** coverage available at a super low rate!

\*Annual Percentage Rate (APR) effective May 1, 2010, and subject to change. Rates are based on term, collateral and individual credit scores.

## Skip-A-Payment Program

Our Skip-A-Payment program is now available for your Summer Relief! Any member having a loan in good standing with First United FCU can choose to "Skip" either their July, August, or September 2010 loan payment for a \$35.00 processing fee. This offer does not apply to Visa, Home Equity Line of Credit or Overdraft Protection Loans. Just complete this "Skip-A-Payment" form and return it to our office. If you have any questions regarding this program please give us a call.



## Skip-A-Payment

*Yes, I want to take advantage of the First United Federal Credit Union Skip-A-Payment Program.*

Name \_\_\_\_\_ Account Number \_\_\_\_\_

Address \_\_\_\_\_ Loan(s)\_Suffix \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_ Phone \_\_\_\_\_

I wish to Skip my: July 2010 August 2010 September 2010 (Check One Only)

Processing Fee Payment: # of Loans \_\_\_\_\_ X \$35.00 = \$ \_\_\_\_\_

\_\_\_\_\_ Please deduct from my FUFUCU Account # \_\_\_\_\_ Suffix \_\_\_\_\_

\_\_\_\_\_ I've enclosed my check/MO

Your Signature \_\_\_\_\_ Joint Signature (If necessary) \_\_\_\_\_

By signing above, you authorize First United Federal Credit Union to extend your final loan payment by one month. Interest will continue to accumulate on your loan during the month you skip your payment. Payments made through payroll deduction or direct deposit will be deposited in your Share Savings account. All loan payments must be current to qualify. Home Equity, Visa, and Overdraft Protection loans not eligible. Coupons must be returned by the last day of the month for which you wish to skip-a-payment. All parties who signed the original note must sign above.

## From The CEO

The Safety and Soundness of your funds at First United FCU have always been and will remain Our First priority. We are performing an account verification audit with the assistance of our outside auditing firm C & E Consultants. The purpose of this audit is two fold; first to satisfy compliance requirements and second to encourage our members to take a good look at their statements and relay any concerns regarding any transactions to an independent party.

Your accounts remain insured through the National Credit Union Administration (NCUA), which operates and supervises the National Credit Union Share Insurance Fund (NCUSIF). Here are some facts about NCUSIF:

- NCUSIF insures most credit union member funds
- NCUSIF is a federal fund insuring accounts up to at least \$250,000.
- NCUSIF was voluntarily capitalized by credit unions in 1985 and has never received taxpayer dollars.
- NCUSIF, like FDIC, is backed by the “full faith and credit” of the U.S. Government.
- NCUSIF equity ratio is 1.23% based on December 31, 2009, estimated insured shares of \$726.9 billion.

## Annual Meeting recap

Thank you to all members who attended the 73RD annual meeting held on April 22, 2010. Elected to the Board of Directors were: Randall Baker, Laurie Hull and Patrick Laidlaw.

Elected to the Credit Committee were Kevin Helder, Laurie Hull and Dan Van Koevering.



## Welcome Mark

We are pleased to introduce Mark Richter as our new Vice President of Operations. Mark has a Bachelors degree from Western Michigan University and brings with him over 15 years of management experience, the last 10 of which were in the credit union industry. Mark was born and raised in Grand Rapids on the northeast and southeast parts of town. He has lived the last 25 years in the Kalamazoo area and is excited to be moving back to the Grand Rapids area with his wife and 2 daughters. The family also includes a dog and a cat. When not working, Mark enjoys spending time outdoors with his family.

## Biz Loans

We are in the BUSINESS to LEND! Check out our Business Lending Program by calling one of our business loan specialist and see what we have to offer.



## Announcing Another FREE Service!

Bring in your confidential papers and place them in the “Safe & Secure” Shred Box located in our lobby. You don’t have to “save” them up and wait for a special date. Bring them in with you each time you visit our office.



### Free CarFax Report

We will give you a Free CarFax Report\* with all approved and dispersed auto loans! \*Members are charged \$20.00 for the report and will be refunded upon closing the loan.



### Account Verification

All accounts are being verified as of 6-30-10. Please review your statement; if you believe that there are errors, contact the auditors at the following address, giving your name and account number: C & E Consultant, 2178 Vanatta Road, Centerburg, OH 43011.

### Coins for Kids

Open a new savings account for your child and receive a Free set of State Quarters while supplies last.



### Invest in America

You have probably already seen the commercials on the television about the great savings opportunities through the Invest in America program. You already have access to these savings just by being a member of First United FCU. Visit our Website at [www.firstunitedfederalcu.org](http://www.firstunitedfederalcu.org) to begin saving!

# We Opened a New Branch!

*...and it fits in the palm of your hand.*

**It's Me247**  
Mobile Web Banking



Void where prohibited. Terms and Conditions may apply. Offer valid at participating credit unions only. Visit or call your credit union for details. 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.  
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## Announcing... EZ Bill Pay!

- Simplify Your Life
- Gain Financial Control
- Save Time
- “Point-Click-Pay” It’s that Easy!  
Available through Online Banking



## What is Mobile?

Mobile refers to the ability to access a website or resource via a cellular or wireless handheld device. Smartphones exist in many varieties: iPhone, Android, Palm, Blackberry, etc. While we try to make our mobile site accessible to as many of these devices as practical, those with full featured modern web browsers such as those based on WebKit or Opera will usually give the best results.

We invite you to enjoy one more new FREE service and if you have any questions regarding Mobile, give us a call and we will be happy to help.

## Go Direct®

**Go Direct®** is a national campaign designed to motivate more Americans to select direct deposit for their Social Security, SSI, VA Compensation/Pension and other federal benefit payments. The U.S. Dept of the Treasury and the Federal Reserve are sponsoring the campaign to reach people through organizations and people they know and trust to inform them about the benefits of direct deposit, and help them sign up for it.

It’s easy to sign up and it only takes a few minutes. Come visit our office and we will help you sign up or you can call the Go Direct® Customer Service at (800) 333-1795.

## SEG Marketing

Do you know of an employer that would like to offer all of our great services and savings to their employees? Just let us know who they are and we will be happy to pay them a visit and get them signed up. Contact Joules at [joules.b@firstunitedfederalcu.org](mailto:joules.b@firstunitedfederalcu.org) or call 616-532-9067. She is looking forward to hearing from you.

## Holiday Closings

In observance of Labor Day we will be closed on Monday, September 6, 2010.

