



# FIRST UNITED Federal Credit Union

NEWSLETTER OCTOBER 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.firstunitedfcu.org](http://www.firstunitedfcu.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 (MYCOOP)

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

Routing # 272480775



**FIRST UNITED**  
Federal Credit Union

**No Loan Payments for 90 days  
on your Auto Loan?!\***



## **That's right! No Loan Payments for 90 days on your Auto Loans!\***

With every new auto loan at First United FCU you have the option to wait 90 days to make your first payment! This option is available for new vehicle purchases or for auto loans currently financed elsewhere. Your loan will still accrue interest, but you do not have to worry about making your first payment for up to 90 days! Think of the things you could do with 3 months of car payments! Pay down other bills! Put aside money into savings!

\*Only valid on new loans. Not valid on current loans at First United Federal Credit Union. Loans accrue interest during first 90 days while no payments are being made.

# From the CEO

Article by Jeff Kruer, CEO of First United Federal Credit Union

As I am now the other side of 60, I'm in that age group that has not always embraced technology. In all truthfulness, I will never be on the cutting edge. I have however, slowly come to the realization that there are certain applications of technology that can in fact make my life easier. Technology has had a major impact on our operation and the way we provide products and services to our members. Did you know that we have the ability to send you an E-Mail in advance of your loan due date, to remind you when your payment is due? That you can access your account through our internet banking product "It's Me 247" using either your computer or your web enabled cell phone anytime day or night. Did you know that you can have your statements sent via E-mail, and have the information days before conventional mail will bring them to you? It not only assures you of getting your statement more quickly, it eliminates one more possibility of identity theft, should your paper statement fall into the wrong hands. You can also receive E-mail notices when ACH transactions, like your Social Security, pension, or bill payments have been debited or credited to your account. Our Bill Pay system offers options that allow you to have monthly statements from any of your creditors sent directly to your computer for your review. You can make a hard copy if you wish, or just store the information in your computer. You tell the system when you want the payment made. No more checks to write, or stamps to buy, and you'll never forget to make a payment. It also eliminates any chance that undesirables can get personal information by taking items from your mailbox. All these options and more are available to you now at no cost!

Because we understand that technology can sometimes be intimidating, we've set up a computer in the Credit Union lobby and we'd love to sit down with you and show you how these systems can make your life a little easier. They are surprisingly easy to use. After all, even an old dinosaur like me can do it. Stop in soon and embrace technology.

## Updated Fee Structure

Please review enclosed fee structure



## Toys for Tots

Once again we are participating with the US Marine Toys for Tots campaign. Starting Monday, November 22nd and ending Thursday, December 16th, we will be collecting toys in our lobby. Bring your new unwrapped toys to our office and help us to insure every child has a gift on Christmas morning.

## Holiday Closings

The Credit Union office will be closed on the following dates:

- Thursday November 25 - Thanksgiving**
- Friday November 26 (Day after Thanksgiving)**
- Friday December 24 - Christmas Eve**
- Saturday December 25 - Christmas Day**
- Friday December 31 - New Year's Eve**
- Saturday January 1, 2011 - New Year's Day**

As always the "CU Talk" phone teller system, "It's Me 247" internet banking, and the ATM network are always available for your use.

# Overdraft Privilege

At First United FCU we pride ourselves on member service, and to prove that we have recently implemented a new service to enhance the value of your checking account. It's called Overdraft Privilege and here's how it works.

For members who are eligible, which is most of our members, we will generally pay your overdraft items up to \$500.00\* instead of returning them and charging you a NSF fee as we have in the past. This may eliminate returned items and returned item charges from merchants. It can also eliminate the embarrassment that accompanies having your items returned. It's so easy. You don't have to do anything to activate the service and if you don't use it, it won't cost you anything!\*

So feel more confident about your finances and the peace of mind that Overdraft Privilege may bring you. If you would also like this peace of mind on your debit card and ATM transactions, call or stop by and let us know if you want this coverage at no additional cost.\*

We appreciate your business, and your new Overdraft Privilege is just another way we can say "thank you" for your membership with us!

\*Whether overdrafts will be paid is discretionary and we reserve the right not to pay. For example, we typically do not pay overdrafts if an account is not in good standing, if the member is not making regular deposits, or if they have too many overdrafts. Each item presented will be assessed our \$30 overdraft fee, whether it is paid or returned. You must bring your account back to a positive balance within 30 days. Overdraft Privilege will be available for overdrafts created by checks or electronic ACH transactions.

## Great rates on loans! Rates as low as 3.99%!

When you buy your next vehicle from an auto dealer tell them you want to finance it at First United FCU!

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!

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



### Free set of State Quarters

Start saving and teaching your child good savings habits. With every new children's savings account they will receive a free set of (2) state quarters!

### Free Student checking

\$3 fee waived for 1 year or with direct deposit of any payroll check.

### Christmas Club Update

All Christmas Club balances will be transferred to your regular savings account on Monday, November 1, 2010. All deposits made to your Christmas Club accounts after this date will be applied to the 2011 balance.

# Access Your Money

First United Offers many new convenient ways to access your accounts

## Access Your Accounts 24 Hours a Day

You can access your accounts 24 hours a day everyday of the year. It's a safe, private and convenient way to access your money. Best of all, First United offers these services for FREE! Keep in touch with your money when it's convenient for you.

### www.itsme247.com

**mobile banking** on your web enabled phone at m.itsme247.com

**E-statements** (Save paper, help prevent ID Theft) sign up when you are online at www.itsme247.com

**Please note:** www.itsme247.com will no longer support Internet Explorer 5 or Internet Explorer 6.

### 28,000 ATM's

**No Surcharge** when you do your banking with one of our conveniently placed ATMs.

**ATM Locator** - Find one that's close to you by going to our website: [www.firstunitedfcu.org](http://www.firstunitedfcu.org) then click on LINKS and click on CO OP NETWORK.



### CU Talk (Telephone Banking)

The Audio Teller System is New and Improved!

First United FCU is happy to offer an Audio Teller Service. This convenient system allows you to perform numerous credit union transactions simply by picking up a touch-tone phone. You can use it to make payments on loans, transfer funds, make balance inquiries and more. The Audio Teller has up to the minute account information at your fingertips 24 hours a day, 7 days a week. Call – Local (616) 285-5720 or Toll Free 1-800-860-5704

### Shared Branching

Click on the Shared Branching link on our website to find a bank location within our banking network.



## New First United Checks Available!

