



FIRST UNITED Federal Credit Union

NEWSLETTER DECEMBER 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

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

ItsMe247 Website:
www.itsme247.com/153
Shared Branch locator: <http://xtendcu.com/branches/find/xtend>

ATM Locator: 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



The Key to Your Protection from Identity Theft

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 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

Stop by First United FCU today and ask about IDProtect.

For more information visit us at www.firstunitedfcu.org or call 616.532.9067.



At First United FCU, there's no substitute for your security and peace of mind.

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 the NCUA or any Federal Government Agency, not a deposit of or guaranteed by the credit union.

Remember that there will be a \$2.00 fee taken out of your account starting January 15 unless you have already told us you did not want the service.

From the CEO

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

The Credit Union recently announced our ID Protect program via a mailing to all our members. The response from the membership has been a mix of very happy members, who thanked us for offering a much needed product at a fantastic price, to those who were very upset about our decision to make it an “Opt Out” program that requires you to tell us you don’t want the product. Frankly, we understand both points of view.

The crime of identity theft is the fastest growing crime in this country. In 2009 there were over 11 million Americans who were victimized. We see first hand the impact this crime has on its victims, and the hassles you have making things right. We are convinced that in the not too distant future, ID Protection will be thought of in the same manner as home owners or auto insurance. You hope you never have to make a claim, and yet you wouldn’t think of not having the protection. Most people associate ID theft with credit card transactions, but in fact that is just the tip of the iceberg. It also involves using your stolen ID to obtain medical treatment, transfer title on real estate, even using false identification to obtain a driver’s license.

We became convinced that we had an obligation to help our members protect themselves from ID theft. We researched various available programs: you have no doubt seen commercials for this type of product. The cost of these programs run anywhere from \$7 to \$15 a month. We were able to negotiate a price of just \$2.00 a month. This program covers all types of identity theft and every family member living with you. In order to get that price we had to agree to the “opt out” requirement. Yes, the insurance company hopes more people will have the coverage than if the program required you to request coverage. Yes, we did a lot of “soul searching” before we agreed to the “opt out” stipulation. Yes, we knew some of our members would be upset with us for taking this approach. In the final analysis we felt it was so important that our members have affordable coverage to protect them against this growing crime that we were willing to take the heat. We are sorry we upset some of you with this approach, and yet we encourage you to take a good look at the product. If you decide it’s not for you, just call the office and we’ll cancel your coverage. We of course hope you’ll see this for the great value it is and count it as another advantage of being a member.

Closing Note

We will be
closed Tuesday
February 1, 2011
for all staff training

Staffing Changes

We wish Sue Herrmann well as she has retired after 20 years of service to our members!

As just one person cannot replace Sue Herrmann so you will now see Suzi Taylor, Linda Meyers, and Karen Gokey at Sue’s old desk. Please say ‘Hello’ to Suzi, Linda and Karen the next time you are in our office.

Another staff note is that Joules Bouwkamp will now be going by her real name of “Sue”. So, the next time you see ‘Joules’ you can call her ‘Sue’!

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.

Consider an IRA with First United FCU

An IRA is a great savings tool with great tax advantages!*

*Always consult your tax advisor for details.

Skip-A-Payment Program

Our Skip-A-Payment program is now available through January 2011! Any member having a loan in good standing with First United FCU can choose to “Skip” January 2011 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.



FIRST UNITED
Federal Credit Union

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: January 2011

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

_____ Please deduct from my FUCU Account # _____ Suffix _____

_____ I've enclosed my check/MO

Your Signature _____ Joint Signature _____

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.



FIRST UNITED Federal Credit Union

Access Your Money

First United FCU gives you many ways to access your money 24 hours a day, 7 days a week. All of these conveniences allow you to:

- check account balances
- make loan payments
- pay other bills
- transfer funds from one account to another
- get cash without having to come to our offices even after hours
- make balance inquiries and more

www.itsme247.com - Online Banking

Simply direct your internet browser to <https://itsme247.com>. Then enter your member number, password and answer your secret question. If this is the first time you are accessing the site you will need to set up your account first.



m.itsme247.com - Mobile Banking

Simply direct your internet enabled phone the website to <https://m.itsme247.com>. Then select First United FCU as your credit union, enter your member number, password and answer your secret question.



28,000 ATM's - Surcharge Free

28,000 Surcharge Free ATMs nationwide with over 100 ATM's in the Grand Rapids area. To find an ATM near you or where you will be traveling, simply go to our website <http://www.firstunitedfcu.org> and click on LINKS near the top right portion of the page. Then click on CO OP NETWORK and you will be directed to the CO OP network website and you can enter the information for a search right there on the internet. You can also learn more about the iPhone app ATM locator, how to text message for ATM locations and you can even download all the ATM locations to your GPS device!

Shared Branching

Access your money by going directly to other financial institutions! There are nearly 100 participating offices in the Grand Rapids area. To find a location near you simply go to our website <http://www.firstunitedfcu.org> and click on the X Tend CU Shared Branch logo on the left side of our home page.



CU Talk (Telephone Banking)

CU Talk is our telephone banking system. You are always as close to your accounts as the nearest phone. The Audio Teller has up to the minute account information at your fingertips 24 hours a day, 7 days a week. Dial (616) 285-5720 or Toll Free 1-800-860-5704 then enter the First United FCU ID number of 153 and follow the prompts.