

First acts

A QUARTERLY PUBLICATION OF
FIRST AREA CREDIT UNION

JANUARY 2007

LIVE IT UP!



Our loans are on sale

Whether you've got big dreams or little wishes, we've got a loan promotion that's sure to help.

- **.25% off** our already-low rates
- Any type of consumer loan, except Home Equity Loans
- Rate reduction effective now until February 14, 2007

We offer financing for most any reason, and now there's no reason to wait. You can get the money you need for a new car, a winter vacation, a new home theater system, or any other purpose. If you want it, that's good enough for us!

Call, stop by or apply online at www.firstareacu.com before February 14th, and lock in a money-saving rate.

IN THIS ISSUE

- | | |
|--------------------|----------------------------------|
| ◆ LOAN PROMO | ◆ Regulation D |
| ◆ Membership Drive | ◆ College Scholarships |
| ◆ Annual Meeting | ◆ Direct Deposit for Tax Refunds |



Join Us For **The Annual Meeting**

Our Annual Meeting allows you to participate and share in what is happening at First Area Credit Union. Join us for an evening of progress reports, conversation, and a wonderful meal.

Date: February 17th, 2007

Time: 6:00 pm – Doors open
6:30 pm – Dinner

Place: Trillium Banquet Dinner

**The following members are up
for re-election:**

Board of Directors: Richard Hunter and David Thompson

Supervisory Committee: Barry Wiggins, Matthew Wurtzel, and Gerald Wieneke

A member must be at least 18 years of age to vote. **Nominations must be received no later than January 18, 2007.** There will be no nominations taken from the floor at the Annual Meeting.

Membership Drive: You Could Win A \$100 Visa Gift Card

Your friends and loved ones deserve the very best. So why not introduce them to the best financial institution in town?

From now through Valentine's Day, when you bring a new member

to First Area
Credit Union,
we will enter
both your
names in a
drawing for
a \$100 Visa Gift Card.



Remember, membership is open to anyone who lives, works, worships or attends school in Saginaw County, as well as all of your immediate family. We are always happy to welcome new members.

For A Faster Refund, Use Direct Deposit

If you're expecting a tax refund, there's no need to wait or worry! Request Direct Deposit and your refund will be electronically sent to your credit union account, usually within 10 days. Just complete the Direct Deposit line on your tax form 1040, 1040A or 1040EZ. Be sure to include your account number and our routing and transit number: **272484535**.



College Scholarships Available

We are pleased to have four \$500.00 scholarships available again this year. The deadline for applications is Friday, March 30th at the close of business. Please stop by to pick up an application form.

Advance Notice

Regulation D is a federal regulation that requires us to restrict savings and money market accounts to six preauthorized withdrawals or transfers each month, three of which may be made to a third party by check, draft or debit card. There will be a small fee for any account that exceeds the monthly limits.

This regulation will be implemented soon. You will be notified in advance when the change will occur.



193 Campbell Lane ♦ Saginaw, MI 48609

PH 989.781.1430 ♦ FX 989.781.5202

16630 Gratiot ♦ Hemlock, MI 48626

PH 989.642.2500 ♦ FX 989.642.2511

TF 888.356.4930

www.firstareacu.com

HOURS:

Monday, Tuesday, Wednesday 9 am – 5 pm

Thursday 9 am – 6 pm

Friday 9 am – 5 pm, Drive Thru till 6 pm

Saturday (*Drive Thru Only*) 9 am – Noon

