

Use Direct Deposit For A **Worry-Free** Tax Refund



Why wait for your refund to arrive in the mail? Request Direct Deposit instead, and your money will soon be safe and sound right here at First Area Credit Union. Simply complete the Direct Deposit line on your tax form, and include your account number and our routing 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 31st** at the close of business. Please stop by to pick up an application form.



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



First Facts

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IN THIS ISSUE

- ♦ *Credit Union Membership: A Tradition to Treasure*
- ♦ *How your Credit Union Can Protect You From The Mortgage Mess*
- ♦ *Annual Meeting*
- ♦ *What's New in IRA's?*
- ♦ *We Always Have Great Rates*
- ♦ *Use Direct Deposit For A Worry-Free Tax Refund*
- ♦ *College Scholarships Available*



Credit Union Membership: *A Tradition To Treasure*

In this ever-changing world, isn't it nice to have something that you can count on? At First Area Credit Union, we're proud of our time-honored tradition of friendly, local member service. Remember, your friends, neighbors and family members can enjoy this same remarkable service!

Membership is open to anyone who lives, works, worships or attends school in Saginaw County, as well as eligible retirees and all of your immediate family.

Please spread the word about First Area Credit Union. You can help build a stronger credit union, while helping your friends and loved ones discover the many benefits we offer.

How Your Credit Union can Protect You From The **Mortgage Mess**

You've seen the headlines about "subprime" lenders. You've heard about questionable tactics in the mortgage industry. Maybe you are experiencing rising house payments and wondering if your budget will be able to keep up. You will be happy to know that your credit union can help.

First Area Credit Union has a full-service mortgage department available through Member First Mortgage. So if you are thinking of refinancing or you're in the market for a new house, you have access to excellent programs, competitive rates, and expert mortgage loan officers.

You can learn more by visiting our website at www.firstareacu.com and click on Member First Mortgage, or call Sue or Julie at 781-1430 or Kathy at 642-2500 for friendly, personal assistance.

Annual Meeting

Friday, February 8, 2008

6:30 p.m.

First Area Credit Union Lobby
193 Campbell Ln., Saginaw

Everyone is welcome to join us for snacks, prizes and an informative business meeting. To reserve your seat, please call 781-1430 before February 6, 2008.

The following members are up for reelection:

BOARD OF DIRECTORS

John Murphy & Thomas Schrems

SUPERVISORY COMMITTEE

Beverly Lumsden & Maryelle Whitlock

A member must be at least 18 years of age to vote. Nominations must be received no later than January 8, 2008. There will be no nominations taken from the floor at the Annual Meeting.

What's **NEW** In IRAs?

Contribution limits are up again, which is good news for savers! Qualified taxpayers can contribute up to \$5,000 for tax year 2008, with an additional \$1,000 allowed for taxpayers over the age of 50.

Remember, you have until April 15th to contribute to your 2007 IRA. Give us a call or stop by the credit union, and we'll be happy to set up the accounts you need.

We Always Have Great Rates!

You don't have to run all over town or search the Internet for loan rates. Just turn to your very own credit union.

Since we don't have outside shareholders to pay, we use our profits to keep our rates as competitive as possible. So we always have low loan rates on car loans, home equity loans, personal loans and more.

You can view our current rates on our website at www.firstareacu.com or give us a call and we'll be happy to provide all the information you need.

We also match our competitors rates, some restrictions apply.