

Holiday Closings

INDEPENDENCE DAY

Saturday, July 2

Monday, July 4

LABOR DAY

Saturday, September 3

Monday, September 5



To Do List

We Will Be Bringing Our Great Services to Hemlock!

- Locate property
- Close on property
- Begin construction
- Complete construction
- Offer our great services to the Hemlock area

193 Campbell Lane ♦ Saginaw, MI 48609

PH 989.781.1430 ♦ TF 888.356.4930

FX 989.781.5202 ♦ www.firstareacu.com

HOURS:

Monday, Tuesday, Wednesday, Friday
9:00am – 5:00pm

Thursday 9:00am – 6:00pm

Saturday (*Drive Thru Only*) 9:00am – Noon



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First Facts

A QUARTERLY PUBLICATION OF
FIRST AREA CREDIT UNION

JULY 2005

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CDs Will Soon Be Available!

We are excited about offering CDs for our members. You can choose a term of 12, 24 or 36 months and earn a solid, guaranteed rate of return. Our regular savings dividend rate may be affected. Contact the credit union for details.

THE RATES ARE:

12-month	3.00% APY
24-month	3.25% APY
36-month	3.75% APY

APY = Annual Percentage Yield.

Vacation Skip-A-Pay

You don't have to take out a new loan to get the cash you need for summer vacation expenses. Give your budget a break and free up some cash by skipping a payment on your credit union loan this summer (*excludes real estate and credit card loans*).

If you have more than one loan, you can skip the payment for each! Simply choose the month you'd like to skip – July or August – and we'll take care of the rest! All other terms of the loan, including the interest rate, monthly payment amount and the monthly due date remain the same.

- Have more money available for vacation expenses or any other purpose
- Low processing fee of \$25 per loan
- Applying is easy!

To take advantage of this Skip-A-Payment offer, just complete the attached form and return it to:

First Area CU 193 Campbell Lane, Saginaw MI 48609
989.781.1430 • 888.356.4930

Free Bankruptcy Advice

If you are having trouble keeping up with your bills, come see us before making any drastic moves! Bankruptcy may seem like a simple solution, but in reality it will make your life more complicated for years to come.

Bankruptcy is costly for everyone, including your fellow credit union members. So please call or stop by the credit union for personal, confidential assistance. Remember, we're here to help.

Scholarship Winners

We are delighted to announce the winners of our annual scholarship program:

Joseph Kloberdanz IV ■ **Steve Czymbor**
Kathryn N. Leamon ■ **Daniel Wizner**

Congratulations to all of these deserving students!

SKIP-A-PAYMENT

Name _____

Address _____

City/State/Zip _____

Home Phone _____

Work Phone _____

Account # _____

Month I wish to skip: July August

In consideration of the one month extension, I agree to pay First Area Credit Union a fee of \$25. I understand that all other terms of the loan, including interest rate, monthly payment amount and monthly due date will remain the same. I also understand that this is a fee and will not be applied to the loan.

All original signers on the loan must also sign this form.

Signature _____ Date _____

Co-Signature _____ Date _____

Live "The Simple Life" This Summer

Keep things simple and hassle-free this summer, with convenient services from First Area Credit Union:

- Be sure to carry your CU Check Card for quick purchases or cash advances
- Log on to www.firstareacu.com for current rates or to send us an email
- Use Online Banking to manage your accounts anytime, anywhere
- Try our free MARS telephone service to transfer funds, check your balances and more
- Sign up for Direct Deposit and Payroll Deduction, and enjoy automatic money management

Turn to your credit union for the convenience you need, and the friendly service you deserve – any time of year! Call, stop by or visit www.firstareacu.com for more details.