

# INTERNATIONAL CREDIT UNION DAY

OCTOBER 16-21

## *Making A World Of Difference*

International Credit Union Week is a proud tradition dating back more than 50 years. During the third week of October, credit unions all over the world join together to celebrate the many positive ways we impact the lives of our members.

In honor of International Credit Union Week, October 16 – 21, we're inviting all our members to stop by and register for a special prize. We look forward to seeing you!

## *Holiday Closings*

### **COLUMBUS DAY**

Monday, October 9 (*Staff training*)

### **THANKSGIVING**

Thursday, November 23

### **CHRISTMAS**

Saturday, December 23 & Monday, December 25

### **NEW YEAR'S**

Saturday, December 30 & Monday, January 1, 2007



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](http://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



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# First Acts

A QUARTERLY PUBLICATION OF  
FIRST AREA CREDIT UNION

OCTOBER 2006

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# VISA

## GIFT CARDS

### Make Shopping Easy!

With a Visa Gift Card from First Area Credit Union, your loved ones will get to buy what they really want. No need to guess their desires, overspend with impulse buying, or stand in long lines taking back those "oops" gifts.

Simply specify the amount you want to spend, and the card can be used up to that limit. To purchase a Visa Gift Card, stop by the credit union today!

## New Dormant Account Fees

Effective November 6, 2006, a \$3.00 monthly fee will be charged to all dormant accounts that have no activity after one year, except those members who are under age 18. When an account reaches a zero balance from fees, it will be closed unless the member notifies the credit union and brings the account balance back to \$5.00.

### NOTICE OF FEES INCREASE

*Effective November 6, 2006*

NSF (Non-Sufficient Funds) .....	\$20.00
Return Deposited Item.....	\$10.00
Stop Payment .....	\$15.00
Stop Payment on Corporate Draft .....	\$30.00

## 2 Ways to Simplify Your Life

You can save lots of time by signing up for **DIRECT DEPOSIT** and **PAYROLL DEDUCTION** here at First Area Credit Union. These convenient, reliable services take care of your important financial transactions for you – so you can relax and go straight home on payday. You will need to provide your account number and our routing number: **272484535**.

# Skip-A-Payment

It's not too often that someone tells you not to pay a bill! But we are offering our popular **SKIP-A-PAYMENT** program to help you find a little extra holiday cash. You can skip your December or January loan payment, and use the money for shopping, entertaining, traveling, or paying off other bills.

This offer does not apply to mortgages. There is a small fee of \$25.00 for each payment skipped. Please note that this is a fee and is not applied to the loan. Your loan must be in good standing to qualify, and all other terms of the loan, including the interest rate, monthly payment amount and the monthly due date remain the same.

To take advantage of this **SKIP-A-PAYMENT** offer, simply complete the form below and return it to either branch:

#### First Area Credit Union

193 Campbell Lane ♦ Saginaw, MI 48609  
16630 Gratiot ♦ Hemlock, MI 48626

## SKIP-A-PAYMENT

Name \_\_\_\_\_

Address \_\_\_\_\_

City/State/Zip \_\_\_\_\_

Home Phone \_\_\_\_\_

Work Phone \_\_\_\_\_

Account # \_\_\_\_\_

Month I wish to skip:     December     January

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 \_\_\_\_\_