

Christmas Club Payout:

YOUR CASH IS ON THE WAY



If you have a **CHRISTMAS CLUB ACCOUNT** with us, you will soon have some much-needed holiday cash. *A check will be mailed to you during the first week of October, unless you have made other arrangements.*

If you didn't have a **CHRISTMAS CLUB ACCOUNT** this year, be sure to put one in place for next year. You can start saving a little at a time right now, and by the time the 2008 holidays roll around you'll have a nice nest egg saved up. Ask us for details.



Once again, we will be collecting non-perishable food items to help local families. Please bring your donations to the credit union before December 15th. **Thank You.**



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 acts

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FIRST AREA CREDIT UNION

OCTOBER 2007



Holiday LOAN SPECIAL

It's beginning to look a lot like Christmas!

The malls are busy, the kids are excited and mom and dad are wondering where they're going to get the money for gifts, travel, entertainment and year-end bills.

Our **HOLIDAY LOAN SPECIAL** is the perfect solution. We are offering a great low rate of only:

5.90% APR* 12-MONTH TERM

A Holiday Loan is a simple, smart way to finance your holiday expenses. In one easy step, you'll get all the money you need – so you can leave your credit cards at home!

For more information or to apply for your Holiday Loan, give us a call, stop by the credit union or visit www.firstareacu.com.

* APR = Annual Percentage Rate. Loans granted upon approval of credit. Certain restrictions apply.

IN THIS ISSUE

- ♦ **Holiday Loan Special**
- ♦ **Visa Gift Cards: Shopping Made Easy**
- ♦ **Holiday Closings**
- ♦ **Ease the Squeeze with Skip-A-Payment**
- ♦ **Christmas Club Payout**



VISA Gift Cards

Shopping Made EASY!

Your daughter wants a sweater from store #1, your son wants a DVD player from store #2, and you might end up at store # umpteen before finding something for your spouse. Instead of running from store to store, just come to First Area Credit Union for your **VISA GIFT CARDS!**

- ◆ Your friends and family can choose their own gift, from millions of locations
- ◆ You can avoid expensive impulse buying
- ◆ You won't have to worry about buying the wrong size



VISA GIFT CARDS are great for stocking stuffers, teachers' presents, or spending money for college students. Stop by and stock up today.

Holiday Closings

COLUMBUS DAY

Monday, October 8 (*Staff training*)

THANKSGIVING

Thursday, November 22

CHRISTMAS

Monday, December 24 (*Closed at noon*)

Tuesday, December 25

NEW YEAR'S

Monday, December 31 (*Closed at noon*)

Tuesday, January 1, 2008

Ease the SQUEEZE with Skip-A-Payment!

Is the holiday season taking a toll on your budget? **RELAX.** Our Skip-A-Payment plan can provide the cash you need. It's a convenient way to lower your bills during the busy holiday season. Here's how it works:

- ◆ Simply choose a December or January loan payment that you would like to skip.
- ◆ Pay a small fee of \$25 for each skipped payment. (*Please Note: This is a fee and is NOT applied to the loan*)
- ◆ Keep the money that you would normally put towards your payment, and use the extra cash for holiday expenses, a relaxing vacation, or whatever you like.

This offer does not apply to mortgages. All other terms of the loan, including the interest rate, monthly payment amount and the monthly due date remain the same. Certain restrictions apply.

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

First Area Credit Union

193 Campbell Lane ◆ Saginaw MI 48609
989.781.1430 ◆ 888.356.4930

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 _____