

OCTOBER 17-22

INTERNATIONAL CREDIT UNION WEEK



Members Make It Happen

International Credit Union Week is always a special occasion here at First Area Credit Union. This year, we are shining the spotlight on our members, who are the reason we exist! Please stop by to register for an exciting prize, and enjoy some free refreshments.



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

Holiday Closings

COLUMBUS DAY
Monday, October 10

THANKSGIVING
Thursday, November 24

CHRISTMAS EVE
Saturday, December 24
Open from 9 a.m. to noon

NEW YEAR'S EVE
Saturday, December 31



FEE NOTICE:

Please note, effective November 7, 2005 we will be implementing a **late fee of \$25.00** on loans 15 days delinquent. To make sure your loan payments are on time, every time, ask us to set up payroll deduction or automatic transfers. We'll be happy to help.

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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www.firstareacu.com

First Facts

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FIRST AREA CREDIT UNION

OCTOBER 2005

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\$50 E-STATEMENTS GIVEAWAY



From now through November 18th, anyone who signs up for e-Statements will be entered into a drawing for \$50.00. You can enjoy less paperwork, more convenience, and some extra spending money – just in time for Thanksgiving!

To sign up, simply log on to your online banking account and click on “e-Statements.” If you need assistance or you don’t have online banking yet, give us a call.

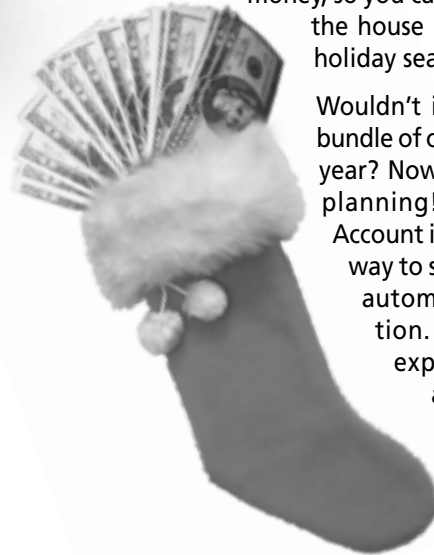


HOLIDAY NOTICE:
WE WILL BE ACCEPTING DONATIONS OF NON-PERISHABLE FOOD ITEMS THROUGH DECEMBER 16TH, TO HELP SUPPORT NEEDY FAMILIES IN OUR AREA. WE APPRECIATE YOUR GENEROUS HELP.

CHRISTMAS CLUB ACCOUNTS:

Ho! Ho! Ho! Holiday Cash

Our Christmas Club Account holders can ring in the holiday season with cash! Please give us a call to let us know how you would like to receive your money, so you can buy gifts, decorate the house and prepare for the holiday season with ease.



Wouldn't it be nice to have a bundle of cash saved up for next year? Now is the time to start planning! A Christmas Club Account is an easy, convenient way to save – especially with automatic payroll deduction. We'll be happy to explain all the details and open your 2006 account. Just call or stop by!

A GREAT GIFT IDEA: **US!**

Looking for the perfect gift for family members? Why not “give” them your credit union?

Remember, all your immediate family members are eligible to join First Area Credit Union. Credit union membership is a great way for your children or grandchildren to learn good financial habits, and best of all, it's a gift that lasts a lifetime.

We've Wrapped Up A Special Skip-A-Payment Offer

Imagine quick, convenient cash and no payments for a month. We've wrapped up a special offer that can provide all this and more! We call it Skip-A-Payment. You'll call it your own little holiday helper.

Skip-a-Payment is a special offer that allows you to keep more cash in your pocket by skipping a December 2005 or January 2006 loan payment. You can 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. All other terms of the loan, including the interest rate, monthly payment amount and the monthly due date remain the same. Loan must be in good standing to qualify.

To take advantage of this Skip-A-Payment offer, simply 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 _____