

A PUBLICATION  
OF FIRST AREA  
CREDIT UNION

# First acts

JULY 2011

**First Area  
Credit  
Union is  
celebrating  
its' 50<sup>th</sup> anniversary**

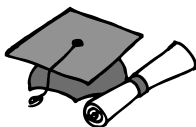


**this year!** Our annual Member Appreciation Day is scheduled for Thursday, July 28, 2011 at the Hemlock and Shields branches from 12- 5pm. We will be serving hotdogs, chips, and pop. Stop in for lunch and register to win prizes.

**IMPORTANT NOTICE:** First Area Credit Union is updating our VISA Debit Card during the month of August. Please watch for your new cards and new options. Also note, your purchases may be declined if your account is overdrawn. If you want to opt in to allow us to overdraw your account, please contact us or go to [www.firstareacu.com](http://www.firstareacu.com), click on Disclosures, then Consent For Overdraft Services. We hope you will enjoy the advantages of your new debit card.



## CONGRATULATIONS TO OUR SCHOLARSHIP WINNERS!



*Emilee Warner  
Jessica Cass  
Andrew Robishaw  
Bailey Mielke*

**Each winner received \$500**

# SKIP-A-PAYMENT

Name \_\_\_\_\_

Address \_\_\_\_\_

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

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

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

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

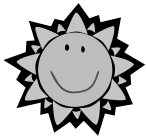
Month I wish to skip:    ☐ July 2011    ☐ August 2011

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 \_\_\_\_\_



**Give Your Budget A Break  
This Summer With . . .**

**SKIP-A-PAYMENT!**

Need a little cash for summer fun, vacation expenses or to pay off some bills. Take advantage of our popular Skip-A-Payment it's quick, easy and hassle free.

With our Skip-A-Payment program you can choose to skip your July or August 2011 loan payment. There is a \$25 fee for each payment skipped. *(This is a fee and is not applied to your loan)* Please note that this offer does not apply to mortgages or business loans and your loan must be in good standing to qualify. Other restrictions apply.

To participate, complete the Skip-A-Payment form above and return it to:

**First Area Credit Union  
193 Campbell Lane  
Saginaw, MI 48609**



**www.firstareacu.com**

**989-781-1430 • 989-642-2500 • 1-888-356-4930**