



## Financial Spotlight

As of November, 2011

### Loans & VISA:

\$43,199,059.05

### Deposits:

\$87,026,253.49

### Total Assets:

\$99,192,219.46

### Members:

8,713

### Board of Directors

Robert Lindeman,  
President

Gregg King, Vice President

Charles Cloutier,  
Secretary/Treasurer

Tom Batzer

Wayne Bernier

Bonnie Cote

Tom Maternowski

Jim Sibley

Anthony Gagliardo



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Post Office Box 375  
Manistee, MI 49660  
(231) 723-3400  
(800) 595-6630  
Fax: (231) 723-7798

### Parkdale Office

1778 Kemmer Rd.  
Post Office Box 375  
Manistee, MI 49660  
(231) 398-0431  
Fax: (231) 398-0448

### Credit Union Hours

#### LOBBY

Monday - Thursday  
9 a.m. - 5 p.m.

Friday 9 a.m. - 6 p.m.

Saturday Closed

#### DRIVE-THRU

Monday - Wednesday  
9 a.m. - 5 p.m.

Thursday 9 a.m. - 6 p.m.

Friday 8 a.m. - 6 p.m.

Saturday 9:00 a.m. - 1 p.m.

**NCUA**

Your savings federally insured to at least  
\$250,000 and backed by the full faith and  
credit of the U.S. Government



## PAY YOUR BILLS ONLINE – IT'S EASIER AND SAFER

Have you ever found a bill that you thought you'd paid earlier in the month? Now it's late. Our electronic bill payment service can help eliminate your worry and save you time. If you are looking to save time and hassle, consider using our electronic services. With CU\*Easy Pay you can schedule payments in advance so that your bills get paid even when you're away on vacation or traveling for business. You can access CU\*Easy Pay through It's Me 24/7 24 hours a day, seven days a week, so you can manage your finances on your schedule and in the comfort of your own home.

Paying your bills online is safer and easier than ever. Log onto [www.filercu.com](http://www.filercu.com) to check out our FREE demo by clicking on the link.

## WE ARE KEEPING YOUR CARDS SAFE

Filer Credit Union is proud that we utilize VISA/Mastercard Falcon Monitoring. This program monitors card activity for possible fraudulent activity (i.e. out of state or out of country usage outside the norm). This is one way that FCU is helping you from becoming a victim of fraud. For this reason we ask that you notify FCU of any "outside the norm" traveling so that we may note your card account and prevent it from being blocked.

## TAX PREPARATION SOFTWARE AVAILABLE

As a member of Filer Credit Union you have access to tax preparation software through our website, [www.filercu.com](http://www.filercu.com). Our Just File It software is free to most members and you can access it by clicking on the link on our web page, or FCU members can receive a discount from Turbo Tax® by clicking on that link on our website.



Just file it!  
We'll help.

When filing your taxes remember to have your refund directly deposited into your credit union account. This will speed up the rate of your return! You will need the credit union routing number, 272479867 and your account number. If you are unsure of your account number, contact the credit union.

### Filer Credit Union Annual Withholding Notice

Payments from your IRA are subject to federal withholding, unless you elect no withholding. You may change your withholding election at any time prior to your receipt of payment. Your withholding election does not affect the amount of income tax you pay. You may incur penalties under the estimated tax rules if your withholding and estimated tax payments are insufficient. You may be required to pay estimated taxes even if you elect withholding.

## CONGRATULATIONS!

Congratulations to the following members who won prizes during our Credit Union Day Celebration:

Ginger Johnson - \$50 Wesco Gas Card

Kathy Wittig - \$25 Bungalow Gift Certificate

Gordon Wertz - \$50 Wesco Gas Card

Sue Kuckkahn - \$25 Bungalow Gift Certificate

We would also like to congratulate Annette Sturdevant who was the winner of our CU\*Easy Pay contest. Annette won a 32" LCD TV!

## HOLIDAY CLOSINGS

Monday, January 16th –  
Martin Luther King Day –  
closing at 1pm

Monday, February 20th –  
President's Day –  
closed all day

Friday, April 6th – Good  
Friday – lobby closed from  
12-2, drive-thru open