

Financial Fibers

3rd Quarter 2011

A Filer Credit Union Publication

NEED EXTRA CASH? LOOK TO HOME

Are you looking for extra cash? Look to Home!

By using the equity in your home, you can pay tuition, buy a car, pay off debt, or make some home improvements.

We know that times are tough, and we want to help you make sure you have the money you need to pay for the things you need. Our Home Equity Loans are a great way to lower your monthly payments by paying off your credit cards or other loans. It could even provide some tax benefits.*



The uses of your home equity loan funds are virtually endless! So, come home to Filer Credit Union today for all your home and other financing needs. Stop by the credit union or apply online today at www.filercu.com.

*Consult your tax professional.

3RD ANNUAL DOG DAYS OF SUMMER CELEBRATION

Join Filer Credit Union on **Wednesday, August 10th** at our Main Office on 28th Street from 11:00 a.m. – 3:00 p.m. for our 3rd Annual “Dog Days of Summer” Celebration.

There will be kids’ games, face painting, safety instruction, a hot dog lunch and prizes!

GET AN EXTRA .25% REBATE ON YOUR FCU AUTO LOAN

Filer CU is pleased to announce its newest addition in helping our community. We are offering an extra .25% rebate* on any car loan that meets the government’s list as “Fuel Efficient” as posted on www.fueleconomy.gov. You will not only be helping our neighborhood, but you will also save yourself some cash as well!

There are three easy ways to apply:

- Apply online at: www.filercu.com
- Call: 231-723-3400 or 231-398-0431
- Or Visit us: 1117 28th St. or 1778 Kemmer Rd., Manistee

*Rebates applied monthly. Offer subject to change without notice.



Financial Spotlight

As of May, 2011

Loans & VISA:

\$45,057,820.36

Deposits:

\$84,738,209.41

Total Assets:

\$95,912,563.70

Members:

8,703

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



1117 28th Street
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



ANNUAL MEETING UPDATE

Thank you to everyone who joined us for our Annual Meeting held on April 25th.

This year two incumbents were re-elected: **James Sibley** and **Robert Lindeman**.

Anthony (Tony) Gagliardo was elected to the Board of Directors and **David Hendricks** was appointed to replace Tony on the Supervisory Committee.

FYI

Did you know?

You can now re-order checks online at www.filercu.com, or by calling **1-800-607-2435**.

Service Hours

FCU lobby offices as well as our Member Service and Loan Departments are closed on Saturdays, but we offer **drive thru services from 9:00 a.m. - 1:00 p.m.**

A Better Way to Pay for College

Filer Credit Union's Student Choice Private Loan Solution is coming soon. With zero origination fees, lower interest rates and flexible repayment options, it is easy to see why our private student loan solution is a better way to pay for college.

IF IT SOUNDS TOO GOOD TO BE TRUE...

Your mother was right. If something sounds too good to be true, it probably is. If a stranger or someone you have met online asks you to help them out by cashing a check, "generously" allowing you to keep part of the money before sending the rest back to them...watch out! If the checks bounce, you'll be out the entire amount and have to pay a return item fee.

This is a very common scam that has cost people thousands of dollars. Check out www.cusecure.org for more information about protecting your hard-earned money.

HOLIDAY CLOSINGS

Monday, September 5 – Labor Day

Monday, October 10

All offices closing at 1:00 p.m. for staff training

CONGRATULATIONS!

FCU would like to congratulate **Angelica Tolin**, winner of our "Money Rocks" Youth Week Celebration.

Angelica won a \$200 gift card good for a concert venue of her choice!

TUKA RETIRES

Frank Tuka retired from our Board of Directors at this year's annual meeting. Frank has been a long time supporter of Filer Credit Union, having served on the Board of Directors, Supervisory Committee and the Credit Committee. He has contributed immensely to this Credit Union, making it the success it is today. The members, employees and management send a big "**Thank You**" to Frank.

2011 \$1000 SCHOLARSHIP WINNERS

Congratulations to our 2011 Filer Credit Union Scholarship winners:

Candace Oleniczak

Ryan Rybicki

Angela Ventrice

Rachel Laurain

Lacey Krolczyk

Ryan Pienta

