

# Financial Fibers

JANUARY 2010

A FILER CREDIT UNION PUBLICATION

## JOIN US FOR OUR ANNUAL MEETING

The entire credit union benefits when members participate. That's why we invite every member to attend our, your, annual meeting. All members are equal owners of the credit union.

Our annual meeting is an occasion for management and elected officials to report to you, the members. And, it's an opportunity for you to learn about the credit union's financial position, products and services, current business issues, and goals. You'll meet face-to-face with the people who run your credit union. Without your input, leaders can only guess what you and other owners want from your credit union.

So, join us on April 26, 2010 for our Annual Meeting at 7:00 p.m. at the Manistee Township Hall, 410 Holden Street. There will be three seats on the Board of Directors up for re-election: Tom Batzer, Charles Cloutier, and Gregg King.

There have been some changes on the Board of Directors over the past year, Board Vice President, Gary Bentley resigned. Wayne Bernier was chosen to replace Gary Bentley on the Board of Directors and Gregg King was chosen to be Vice President of the Board with Gary's departure. Tony Gagliardo was appointed to the Supervisory Committee.

If you are interested in volunteering your time on the Board of Directors, please notify Patty Preuss in writing prior to January 31, 2010. The nominating committee will meet in February and ballots will be mailed in March if necessary. Ballots must be returned to the credit union by April 16th, 2010. the results will be announced at the annual meeting.

*Filer Credit Union  
Annual Meeting  
Monday  
April 26, 2010  
7:00 p.m.*

## GET YOUR TAX REFUND FASTER WITH DIRECT DEPOSIT



It is that time of year again, tax time! To ensure that you receive your tax return the quick and easy way, use Direct Deposit this tax season.

Direct Deposit allows you to receive your refund faster than a paper check, and without worry. You won't have to keep checking your mailbox, your refund will be directly deposited into your credit union account. To have your tax refund directly deposited into your FCU account, you will need FCU's routing number, 272479867 and your account number.

## FINANCIAL SPOTLIGHT

As of Nov., 30, 2009

### Loans & VISA:

\$42,771,393.47

### Deposits:

\$68,377,362.60

### Total Assets:

\$78,767,347.03

### Members:

8,451



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.  
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



# WHEN IT COMES TO YOUR FINANCES, THERE'S NO QUICK FIX

You're bound to experience a few cuts and bruises now and then. But don't just put a band-aid on a bleeding budget. Instead, look to us for help with personal loans, credit management, savings products and even setting up a budget. FCU offers a variety of products and services that can help you stay on track with your finances.

We can help you reach your financial goals and dreams, the right way. Put the band-aids away and visit the credit union today. We offer long-term solutions for all of life's ups and downs.



## DON'T FORGET TO MAKE YOUR IRA DEPOSITS

A solid, diversified financial plan for retirement is one of the keys to happiness and comfort in life. Don't wait to start planning for your retirement, it's not too soon or too late to make your IRA deposits for the 2009 tax year.

You have until April 15th to make your final IRA deposits. Don't forget to stop by and make your IRA deposits today.

## CONGRATULATIONS!

We would like to thank everyone who participated in our Jeans for Teens promotion. Congratulations to Hanna Sandel, the winner of our \$50 Glik's Gift Card.



# Happy Holidays!

*from the Filer Credit Union staff and  
Board of Directors*



## Holiday Closings

THE CREDIT UNION WILL BE CLOSED ON THE FOLLOWING DAYS:

MONDAY, FEBRUARY 15TH - PRESIDENTS DAY

FRIDAY, APRIL 2ND - GOOD FRIDAY; LOBBY CLOSED FROM 12 P.M. - 2 P.M.

DRIVE-THRU OPEN REGULAR HOURS