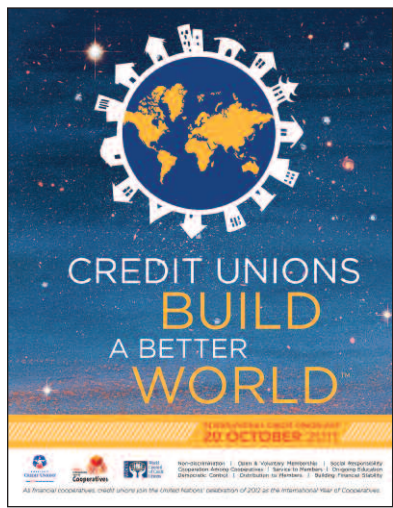


Financial Fibers

Fourth Quarter 2011 

A Filer Credit Union Publication 

CELEBRATE NATIONAL CREDIT UNION DAY



Credit unions continually demonstrate their ability to improve the lives of individuals, families, and the communities they support. Filer Credit Union is proud to have been helping its members and the community for 60 years. We invite you to join credit union members all over the world in celebrating the proud history credit unions have of servicing the needs of their members on **International Credit Union Day**.

On Thursday, **October 20th** we invite you to stop by the credit union lobby for refreshments between 9:00 a.m. and 5:00 p.m. Mark your calendars and be sure to stop by.

ARE YOUR MONTHLY PAYMENTS BREAKING YOU?

Are you finding it hard to make your monthly payments on time? Filer Credit Union can help. We offer a variety of products and services that can help you lower your monthly payments.

We offer great low rates on home and auto loans. By switching your existing loans to a Filer Credit Union loan you can lower your monthly payments, you may even be able to consolidate your loans into one lower payment.

Have you checked out our Visa rates? Our low FIXED Visa rates can also save you money. Switching to a credit union Visa is easy! All you have to do is fill out the enclosed application or stop by and talk to one of our knowledgeable loan staff and they can start your savings.



Don't get behind, and stop worrying about how your monthly payments are breaking you. Switch to Filer Credit Union and save!



2011 MANISTEE BUSINESS EXPO

We would like to invite you to stop by the **2011 Manistee Business Expo!** This FREE event will be held on Wednesday, October 12th from 11:00 a.m. until 4:30 p.m., at the Little River Casino, and will feature exhibits by local businesses including Filer Credit Union!

Stop into the Expo to see what local businesses have to offer, and be sure to stop by our booth to say "hello."

CHRISTMAS CLUB SAVINGS ARE PAYING OFF!

Congratulations to all of our Christmas Club Account members, your savings are about to pay off! On November 1, your funds will transfer directly into your basic share account.

Didn't save enough this year? If not, be sure to increase your direct deposit when you open your 2012 Christmas Club Account. It is never too early to plan ahead, so as you receive this year's funds, don't forget to open a new account for 2012.

If you aren't a Christmas Club member, stop by the credit union today and open your account for the 2012 holiday season. Christmas Club Accounts are an easy and effective way to save for the holidays.



INTRODUCING STUDENT CHOICE

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

Stop in to talk to one of our knowledgeable loan representatives or apply online at www.filercu.studentchoice.org

ARE YOUR INSURANCE RECORDS UP TO DATE?

Filer Credit Union has implemented an insurance review in order to ensure that we have current copies of insurance on file for collateralized vehicle loans. In order to update our files, you may receive a letter asking you to provide a copy of your insurance policy. In doing so, you will want to make certain that your vehicle insurance includes comprehensive and collision coverage. Also, Filer Credit Union, PO Box 375 Manistee, MI 49660, will need to be listed as the lien holder.

There are several options which you may use in order to provide updated copies of insurance:

- Ask your agent to call 800-523-6404 where a representative will take necessary insurance information.
- Mail a copy of your insurance to the credit union at PO Box 375, Manistee, MI 49660.
- Enter insurance information online at www.myinsuranceinfo.com

Thank you for your assistance in updating these records.

DEBIT CARD Round Up:

THE EASY WAY TO SAVE

When you use your Filer Debit Card, have it "round up" the amount of each purchase to be transferred* to your savings or Christmas club account, helping you save and making your checkbook easier to balance. Contact a teller or member service representative to sign up.

*Debits will post as exact amounts to your Filer Checking Account throughout the day and will be rounded up in one lump sum to transfer at end of day processing.

IMPORTANT NOTICE:

Over-the-Counter Sales of Paper Savings Bonds to be Discontinued December 31, 2011

The U.S. Department of the Treasury has announced it will end over-the-counter (OTC) sales of paper savings bonds after December 31, 2011. This includes sales of savings bonds through financial institutions and applications mailed directly to the Federal Reserve Bank by customers. Ending sales of paper bonds will save the government an estimated \$70 million over the next five years. Savings bonds will remain available for purchase as electronic savings bonds issued in TreasuryDirect® at www.treasurydirect.gov. FCU will continue to redeem savings bonds for our customers.

Filer Credit Union is Your Holiday Helper!

INCREASE YOUR **VISA** FOR HOLIDAY SPENDING

Do you charge most of your Christmas gifts on your credit cards? If so, you should be charging on your low interest credit union VISA. Don't get stuck paying off high interest store cards after the holidays, paying off one low interest bill is much easier.

If you already have a Filer Credit Union VISA, increase the limit on your card before you head to the stores! To increase the limit on your FCU VISA, either stop by the credit union, or fill out the enclosed application and fax it in. Don't spend more than you have to this holiday season – shop with your Filer Credit Union VISA.

HOLIDAY HELPER LOAN

Before you know it Christmas will be here, are you ready? This year we would like to help you make your holiday one to remember with a special **Holiday Helper loan**. Use your special Holiday Helper loan funds for visiting family and friends, consolidating your holiday bills or surrounding your Christmas tree with all the “wishes” on your family's list.

OUR SPECIAL LOAN OFFERS:

6.00% APR • Up to \$2,000 • 11 month term

Let us help you make this your best Christmas ever with our Holiday Helper loan. Stop by the credit union, apply online at www.filercu.com, or fill out the application below and return it to the credit union to get your holiday season off to a great start!



MINI LOAN APPLICATION

After filling out this application, return it to the credit union office, or fax it for fast approval: (231) 723-7798 or (231) 398-0448.

Name: _____ Member Number: _____

Social Security Number: _____

Phone Number: _____

Employer: _____ Start Date: _____

Your Gross Monthly Income \$: _____ Annual Income \$: _____

Loan Request \$: _____ Security: _____

Check Here To Increase VISA Limit Increase Amount: \$ _____

Everything I have stated in this request is correct to the best of my knowledge. You are authorized to check my credit and employment history. I also agree to provide additional information or documents needed if my request is approved.

Signature: _____

Financial Spotlight

As of August 31, 2011

Loans & VISA:

\$44,156,666.84

Deposits:

\$84,576,018.34

Total Assets:

\$97,107,665.53

Members:

8,695

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.

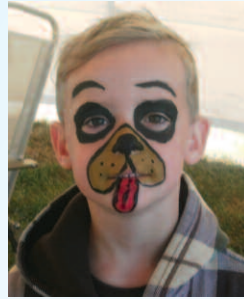
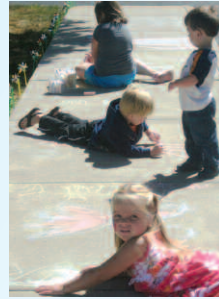
NCUA

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



DOG DAYS OF SUMMER FUN

We would like to thank everyone who came out to join us for our 3rd Annual "Dog Days of Summer." **Congratulations to Brianna Crawford, our prize package winner!**



WHY THROW AWAY YOUR MONEY? SAVE WITH SPRINT!

Join the over 1.2 Million credit union members nationwide that are already saving over \$111 million on their wireless plans! Filer Credit Union is pleased to bring our members these major savings through the Sprint Credit Union Member Discount Plan.

WAYS YOU CAN SAVE:

- 10% off* most regularly priced Sprint individual service plans
- 15% off *most regularly priced Sprint business service plans
- Waived activation fee on new activations
- Waived upgrade fee
- Available to new and existing Sprint customers



Enjoy the perks, benefits and exclusive discounts that only credit union members like you can receive.

3 WAYS TO GET YOUR DISCOUNT:

- Call 877.SAVE.4CU (877.728.3428) and let them know you're a credit union member. Ask to be a part of the NACUC_ZZM Corporate ID to save
- Click www.SprintSave4CU.com
- Visit your nearest Sprint store

What are you waiting for? Start saving today!

*Application of discount requires 2-year contract extension on existing plans. Verification of membership is required at time of activation/upgrade.

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YOUR GUIDE TO FINANCIAL FRAUD PREVENTION SEMINAR

Filer Credit Union is offering a **FREE** seminar "Your Guide to Financial Fraud Prevention" on Friday, October 28th at 4:00 p.m. at our Main office. If you would like to attend, please contact the credit union at **231-723-3400 ext. 10**. Space is limited to 25, so register today!

HOLIDAY CLOSINGS

Monday, October 10th – Columbus Day – Closing at 1:00 p.m. for staff training

Thursday, November 24th – Thanksgiving Day

Saturday, December 24th – Christmas Eve – All offices closing at 12:30 p.m.