

Financial Fibers

JULY 2008

A FILER CREDIT UNION PUBLICATION

WE WELCOME ALL OF MANISTEE COUNTY

Filer Credit Union has been providing quality financial services to you, our membership, since 1951 and now everyone in the community will have the chance to take advantage of those same great products and services you already receive. We can now serve all those who live, work, go to school or worship in Manistee County.



Our name, Filer Credit Union, signifies our dedication to helping everyone in the community realize their financial goals and dreams. So don't keep us a secret anymore! We invite you to share us with those around you, tell all of your friends, neighbors, co-workers and relatives about the benefits you receive at Filer Credit Union.

For every new member you refer through August 31st, you will be entered into a drawing to win fabulous prizes!

YOUR ONE STOP FOR AUTO FINANCING

It is said that vehicles say a lot about their drivers. What you pay in financing says even more. If you are looking to purchase a new or used auto, Filer Credit Union is the first stop you should make. We offer great low rates with affordable terms on new and used autos. If you have already purchased your vehicle, we can help you lower your payments by refinancing your current auto loan from another financial institution. On most Filer Credit Union loans, we can add FREE credit life up to \$30,000.*

If you have been considering trading in your gas guzzling SUV for a more fuel efficient car consider this: the difference between a vehicle that gets 15 miles to the gallon and one that gets 25 miles to the gallon at \$4.00 a gallon will save you \$1,280.04 annually if you drive 1,000 miles a month. Now may be a good time to make that trade!



Whether you are looking for a new car, a new boat or are planning on making some home improvements, Filer Credit Union can provide your financing. We recognize that you have come to depend on FCU to be a leader in affordable and personalized loans. Keeping our loan features at the front of efforts is one of the many ways we help you stay ahead of your finances. Talk to one of our loan officers today to discuss which of our auto loans best fits your budget and experience the comfort of financing through your credit union. Our great rates and repayment terms give you the ability to realize your goals and dreams. Visit WWW.FILERCU.COM or stop by the office for pre-approved financing.

**Some qualifications apply. Please see a Loan Officer for more details.*

Current Rates

Fixed Rate
Mortgage - 20
Year
As low as
5.00% APR*

Fixed Rate
Home Equity -
20 Year
As low as
5.00% APR*

Property
Improvement
As low as
8.00% APR*

Motorhome/
RV
As low as
6.50% APR*

Boat, ATV,
Jet Ski,
Motorcycles
As low as
6.50% APR*

**Annual
Percentage Rate.
Rates subject to
change without
notice.*

WWW.FILERCU.COM WWW.FILERCU.COM WWW.FILERCU.COM

FINANCIAL SPOTLIGHT

As of May 31, 2008

Loans & VISA:

\$38,954,626.18

Deposits:

\$62,027,203.07

Total Assets:

\$71,585,813.53

Members:

8,198



1117 28th Street
Post Office Box 375
Manistee, Michigan 49660
(231) 723-3400
(800) 595-6630
Fax: (231) 723-7798

MAIN OFFICE

Lobby Hours

Mon - Thurs
9 a.m. - 5 p.m.
Fri 9 a.m. - 6 p.m.

Drive-Thru Hours

Mon - Wed
9 a.m. - 5 p.m.
Thurs 9 a.m. - 6 p.m.
Fri 8 a.m. - 6 p.m.
Sat 9 a.m. - 1 p.m.

PARKDALE OFFICE

Lobby Hours

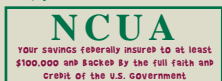
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MACU Association Group



ANNUAL MEETING RESULTS

We would like to thank everyone who attended our Annual Meeting on April 28, 2008. Our elections returned the following results:

The terms of Cookie Friedrich and Alan Verheek had expired and they chose not to run again. In accordance with the planning session of 2006; the seats were not filled and there are now 9 members on The Board of Directors. Frank Tuka was appointed to fill the vacancy caused by the resignation of David Bitler. Other officers reelected: President: Bob Lindeman, Vice President: Gary Bentley, Secretary-Treasurer: Charles Cloutier.

Supervisory Committee: Nancy Guenthardt, David Hendricks, Mary Jo Jach, Lynn Skiera, Jean Soltes and Gail Zavada.

CONGRATS TO OUR MOMS AND DADS

We would like to thank everyone who submitted entries for our Mother's and Father's Day contests. Our members are very proud of their parents and it was a tough decision to make.

The winners of the Mother's Day contest "My Mom's the Greatest Because" are Hilary McKie, Antonia Edmondson and Karla Dietz. The winners of the Father's Day contest "My Best Memory of My Dad" are Jeremy Engwall, David Madsen and Brian Maxey.

CONGRATULATIONS SCHOLARSHIP WINNERS

Congratulations to our 2008 Scholarship winners. Each of the following graduating Filer Credit Union members will receive \$1,000 to be used toward their first year of continued education:

Elise Bauman – Manistee Catholic Schools
Alison Cole – Onekama Schools
Julie Kedrowski – Manistee Area Public Schools
Caroline Keson – Manistee Area Public Schools
Clyve Lagerquist – Manistee Area Public Schools
Blair Nelson – Kaleva Norman Dickson Schools
Emily Oleniczak – Manistee Area Public Schools
Jasmine Pizana – Manistee Catholic Schools



THANK YOU FOR YOUR PATIENCE

We would like to thank you for your patience during the latest storm in Manistee. Our main office was closed on Friday, June 13th. Our Parkside Branch was up and running at 10:30 a.m. Please remember to check both branches if one is not open. Our teller staff did a wonderful job both on Friday and Saturday taking care of our members.

PLEASE BE COURTEOUS

We would like to ask that when you are waiting in line for the next available teller that you stand back from the teller windows. This is to protect the information of our members. Thank you for your understanding.

HOLIDAY CLOSINGS:

Please note that Filer Credit Union will be observing the following holidays:

Friday & Saturday, July 4th & 5th - Independence Day Weekend

Monday, September 1st - Labor Day

Thursday, November 27th - Thanksgiving