

JOIN US FOR THE ANNUAL MEETING

You are cordially invited to attend Filer Credit Union's Annual Meeting. This event proves year after year to be a great networking opportunity for all members, staff and Board of Directors and a great chance for all members to hear about the plans for the upcoming year.

This year's meeting will be held on April 28th at 7:00 p.m. at the Manistee Township Hall. We will not be having an election this year, as Cookie Friedrich and Alan Verheek will retire from the Board.

Come and join us for refreshments. Mark your calendars, we hope to see you there!

WE OFFER AUTO LOANS TO FIRST TIME BUYERS

If you are a first time auto buyer, knowing some loan basics can help you save money on car financing, for a lifetime. Filer Credit Union offers a variety of auto loans with competitive financing for whatever kind of vehicle you are looking for.

As a first time borrower, you can't rely on a credit history to speak for you. Still, paying your bills on time can show you're reliable. You should be sure to compare annual percentage rates (APR) and how they're calculated. Knowing how much your vehicle payment will be can help you decide which vehicle is right for you.

Remember, the less you borrow, the more you'll save in interest. Combine a rebate with our low loan rates and you may have the best of both worlds! A new or used vehicle can be parked in your driveway sooner than you may think, thanks to affordable auto loan rates from your credit union.

So stop in or call us today to check out our low auto loan rates, and let Filer Credit Union be your answer to driving your new vehicle.



Current Rates

Fixed Rate
Mortgage - 20
Year
As low as
5.750% APR*

Fixed Rate
Home Equity -
20 Year
As low as
5.625% APR*

Property
Improvement
As low as
5.99% APR*

Motorhome/
RV
As low as
6.540% APR*

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

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

YOU'LL NEVER CATCH US PHISHING!

If you receive a message asking you to verify personal information, it didn't come from Filer Credit Union! We will never send you a letter or e-mail asking for your account numbers, usernames, passwords, or Social Security number. If you get a message like that, called phishing, DON'T BITE! Instead, call the credit union to find out how to protect yourself from identity theft.

FILER CU SCHOLARSHIP PROGRAM

It is almost time for graduation, and we would like to invite our graduating senior members to submit and application for our 2008 Scholarship Program. Once again, we will be rewarding eight (8) \$1,000.00 scholarships to eight youth members who have shown scholastic excellence and who are interested in advancing their education.



We are proud of our graduating members and support them all in their ongoing educational goals. Applications may be picked up at the credit union office, or from the high school guidance counselors beginning on April 1, 2008. All applications must be returned to the credit union by May 1, 2008.

Financial Spotlight

As of January 31, 2008

Loans & VISA:

\$37,849,569.54

Deposits:

\$58,872,512.63

Total Assets:

\$68,140,526.10

Members:

8,168



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.

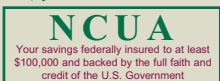
Parkdale Office

Lobby Hours

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

Drive-Thru Hours

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



MEMBER SURVEY

It is important that we understand your relationship with Filer Credit Union. In order to better serve your financial needs, we are asking you to take the time to fill out the following member survey. After you have completed the survey, please return it to the credit union. You can mail the survey, drop it off at the credit union office, fax it or e-mail it! This survey is also available online. Thank you in advance for helping us to be the best financial institution we can be, FOR YOU!

1. Please check the following products you use at Filer Credit Union:

- Savings Account
- Checking Account
- Debit Card
- Certificate of Deposit (CD)
- Individual Retirement Account (IRA)
- Secured Loan
- Unsecured Loan
- Vehicle Loan
- Home Equity Loan
- Mortgage Loan
- Electronic Services:
 - Audio Response
 - Home Banking
 - Bill Pay

2. I currently use the following products at a different financial institution:

- Checking Account
- Money Market Account
- Certificate of Deposit (CD)
- Individual Retirement Account (IRA)
- VISA
- Secured Loan
- Unsecured Loan
- Vehicle Loan
- Home Equity Loan
- Mortgage Loan
- Electronic Services:
 - Audio Response
 - Home Banking
 - Bill Pay

3. How do you rate the service at Filer Credit Union? (Check only one)

- Excellent
- Good
- Needs Improvement

4. What new products would you like to see Filer Credit Union offer? What products are most beneficial to you?

5. What type of community activities would you like to see your credit union involved in?

6. Where do you find most of your information on what the credit union has to offer?

- Radio
- Web site
- Newsletter
- Lobby Displays
- TV

Comments: _____

HOLIDAY CLOSINGS:

Please note that Filer Credit Union will be observing the following holidays:
Monday, May 26th - Memorial Day & Friday, July 4th - Independence Day