



ROLL CALL **April 2010**

Skip - a - Payment

We have great news! Our skip-a-payment is back. Take advantage of this special promotion and for a small fee of \$35.00 per loan you get to skip your loan payment for the month of June or July. This will allow you to have extra money for summer expenses like taking your kids to the zoo, sending them to that summer camp they been asking for, play another 18 holes or simply go on a shopping spree.

Summer is Coming

With the warm weather finally approaching us, we are all looking forward to a well deserved vacation. Imagine yourself lying on the beach under the warm sun of any of the beautiful Caribbean islands or if you don't like the heat what about an adventurous cruise to the wilderness of Alaska, whatever your preference, all you have to do is come to any of our three branches and apply for our vacation loan. You could receive up to \$2000.00 pending on approval and Bon Voyage, enjoy your vacation. It is that easy.

Checking Accounts

Did you know you can have a free checking account? Have your pay check directly deposited to your checking account and no monthly fee will be charged.

Access your money with ease by applying for our debit card. The FMCU MasterCard debit card is a very convenient and versatile way to make purchases as well as an ATM card.

Our checking account also offers overdraft protection from your savings with a \$5.00 fee.

We can also provide you with our optional Member Privilege Program. This program will pay up to \$300.00 if you were to overdraft your account. For a small fee of \$30.00 per overdraft transaction, we will pay the amount drafted on your behalf. Your only responsibility is to bring your account to a positive balance by your next deposit or within 30 calendar days. Please, feel free to ask any of our associates for more information.

Gift Cards

With Graduation, Mother's Day and Father's Day coming we want to remind you about our gift cards. They are the perfect gift because with them you can never go wrong. You decide the amount and they decide where and how to use it. With the convenience of a gift card you leave behind the pressure of deciding what to get for that special person in your life.

Website

WOW! What a good thing our website does for all of us. It lets FMCU inform you about our promotions, our current news, it lets you go online to check your account, do transfers, pay your loans, even do a withdrawal from the comfort of your own home. All you have to do is double click in online banking, sign in, click on funds transfers and select mail a check request put the amount desired and your transaction is complete.

Our website allows you to be ECO friendly. Please help us help the environment by stopping your statements from being mailed. Just call us or in your next visit let one of our associates know that you too want to be ECO friendly.

Our website also offers all the information you need about Shared Branching. This program allows you to use another Credit Union if for any reason you can not make it to ours. Just double click where it says Shared Branching and download the list of the Credit Unions available to you.

Remember we are here for you, we exist because of you.

