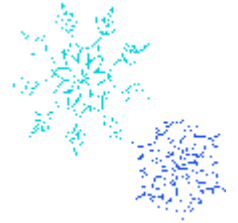


ECONOMICAL STORM WARNING:

MNFCU CALMS THE STORM



Metro North Federal Credit Union continues to address how it can help those who are less fortunate during this harsh market. It is understood that many consumers are barely making it through these times, if at all. News articles have reported that it is difficult to obtain financing. Your credit union is here for your financial needs regardless of the market conditions. The credit union has continually offered low annual percentage rates on its lending products to make payments more affordable. Whether you want to make a purchase, consolidate your current debt or simply refinance loans with other financial institutions that are charging you high interest rates, Metro North Federal Credit Union has money to loan.

As you weather the storm, think of MNFCU first when it comes to your finances. MNFCU is on your side and has the products you need to arrange your finances such that you can persevere the storm. Call one of our offices today to receive current rates and information about any of the loan products we offer:

- * Mortgages
- * Boat Loans
- * Revolving Loans
- * Home Equity
- * Travel Trailers
- * MasterCard
- * New and Used Auto Loans
- * Recreational Vehicles
- * Overdraft Line of Credit



CHECK US OUT... WE HAVE MONEY TO LOAN



Remember ...look to see the number of points you earned this month while making your holiday purchases. Look at your credit union statement to find the number of points earned.

For Score Card Points earned by using your

MasterCard, you will find them displayed on your monthly charge card statement.

Points are redeemable at your convenience and for the items you choose. There is no charge and you are automatically enrolled in the program if you have a MNFCU Debit or MasterCard.

SIGNATURE LOANS FOR ANY REASON

My Wish List

1. Pay off charges I made during the holidays
2. Take a vacation to somewhere warm
3. Paint the living room
4. Purchase new furniture
4. Purchase new carpet
5. Purchase a large digital television
6. Consolidate debts into one monthly payment
7. Pay Property taxes

THINGS I MUST DO TODAY

GO TO METRO NORTH FEDERAL CREDIT UNION
TO APPLY FOR SIGNATURE LOAN
AT RATES AS LOW AS 8.00%*APR



MORTGAGE INTEREST RATES HAVE DROPPED

NOW IS THE TIME TO
SAVE MONEY BY REFINANCING
OR PURCHASE A HOME AT THE LOW
PRICES CURRENTLY AVAILABLE.

CALL OUR MORTGAGE
DEPARTMENT
FOR CURRENT RATES

1-800-353-4449

**30
GRANTS AWARDED!!**



Thank You -

*FOR YOUR GENEROSITY OF DONATING THE
MANY PAIRS OF MITTENS, HATS AND SCARFS TO
HELP KEEP CHILDREN WARM AT
OAKLAND COUNTY CHILDRENS VILLAGE.*

*A SPECIAL THANK YOU TO
MAURENE BROWN AND **DIANE BANNICK***

*WHO GIVE SEVERAL ITEMS EACH YEAR,
MANY OF WHICH ARE HAND MADE.*

Locations

WATERFORD BRANCH
4594 Pontiac Lake Road
Waterford, MI 48328
P (248) 674-0491 F (248) 674-1644

HOLLY BRANCH
15156 N. Holly Road
Holly, MI 48442
P (248) 634-9061 F (248) 634-4740

Speedy Line (248) 674-2700
Mortgage Center (888) 562-6865

Mission Statement

*Our mission is to provide
members with a wide range
of financial services,
of competitive price
to assist them in achieving
their financial goals.
To provide a professional
and friendly environment
at the highest level of service.*

Holiday Closings

President's Day
Monday, February 16, 2009

Hours

Drive-thru and Lobby
9AM - 5PM Mon, Tues, Thur
10AM - 5PM Wednesday
9AM - 6PM Friday

Drive-thru ONLY
9AM - 1PM Saturday

ATMs
Open Everyday 24/7