

## BANK AND STORE CREDIT CARDS MAY COST MORE

If you carry a store or bank credit card you can expect to see changes. New mandated credit card rules were made to protect the consumer from being ripped off. If you carry our card you will not see any changes. Check out the differences below and you will agree, a MasterCard from Metro North FCU is a great product and you don't have to worry about increased fees, increased payments, losing reward programs and hidden gimmicks and fees.

### MNFCU MasterCard

- Low Interest Rates starting at 9.75% (determined by credit history)
- NO Annual Fee
- NO Balance Transfer Fee
- Late Fee - only \$10 if not paid within 7 days of the due date
- Overlimit Fee - \$10 if overlimit by 10% or more of approved limit
- 25 Days Grace before interest is assessed on new purchases
- Payments posted on date received
- Cards are NOT closed because its paid off each month
- NO Gimmicks or Hidden Fees
- Now offering Rewards Program

### Store & Bank Credit Cards

- Often Variable Interest Rate as High as 22% - 29%
- Many cards charge an annual fee after the first year
- Most charge 3% of the amount transferred
- Late Fee' added if not paid on due date. High as \$29 - \$39
- Overlimit Fee - Most charge \$29 - \$39 (if overlimit by only \$1.00)
- Zero Days Grace is a common practice
- Payments often held in order to assess a late fee.
- If paid off each month your card may be closed, lack of income
- Be sure to read fine print for gimmicks and hidden fees
- Due to new rules, may no longer be able to afford to offer

Hands down Metro North Federal Credit Union's MasterCard is a card you need in your wallet. Have the peace of mind knowing when you open your monthly statement you will not be paying a different rate other than the one last disclosed to you. We are already in compliance with new credit card rules.

MNFCU's Board of Directors are not paid, they are member volunteers. They do not receive a annual bonus such as bank executives. Income earned by the credit union is returned to our members by offering low interest rates on loans and competitive rates on savings products. Offering new products and services at low to no fee is another way income is returned to the membership. Hurry, apply now and start saving with a financial institution you can trust.


## HOME EQUITY LOANS

### HOME EQUITY LOAN RATES ARE STILL LOW

If you have been watching the market you have seen interest rates on mortgages fluctuate up and down. For most types of loans a small interest rate change does not have much effect.

However, when financing higher balances, and longer term loans, small changes in interest rates can make a significant difference.

MNFCU offers Low Interest Rate - Fixed and Variable Rate Home Equity Lines of Credit along with Second Mortgages. Stop in and talk with one of our FSR's to determine which product is best for you. Hurry in to take advantage of the low rates now offered.



## AUTO LOANS Remain Low! 3.99%

### **KEEP AMERICANS WORKING**

Special Cash offers for Credit Union  
Members are still available from  
General Motors and Chrysler Automotive

Interest rate determined by credit score

## MAX WANTS YOU TO KNOW

Summer is here and Max wants to let his young members know they can continue saving money during the school break. MNFCU encourages parents to work with children throughout the summer months to make deposits and demonstrate the value of money and saving.

Our website, [www.mnfcu.com](http://www.mnfcu.com), offers a Young Members page with fun games to keep students interested in their financial future. Explore the page with your child and give them valuable lessons in financial management. These are the building-block moments that form financial habits. Be a positive role model for your child.

Check out [www.mnfcu.com](http://www.mnfcu.com) today!



### Holiday Closings

INDEPENDENCE DAY  
Saturday July 4, 2009  
LABOR DAY  
Monday, September 7, 2009

### Hours

**Drive-thru and Lobby**  
9AM - 5PM Mon, Tues, Thur  
10AM - 5PM Wednesday  
9AM - 6PM Friday  
**Drive-thru ONLY**  
9AM - 1PM Saturday

### 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, at a competitive price, to assist them in achieving their financial goals. To provide in a professional and friendly environment the highest level of service.*

*Large enough to serve you...  
small enough to care*



## RACK 'EM UP! WITH ONE MORE REASON



You should have a Metro North Federal Credit Union Debit/ATM Card and a MasterCard charge card. Besides the ease and convenience these two great products have to offer, you can earn reward points by simply using them.

Our Score Card Program gives you the freedom to rack up points by using both your MNFCU Debit Card (signature based transactions) and MasterCard. Members are automatically enrolled for FREE.

You are in charge of when and how you redeem your points. You decide how many points to spend and the item(s) you want to redeem points for. If you are a travel enthusiast, there are airline vouchers available too!

## Go Green With Electronic Services

*Using electronic services helps you to Go Green and help save the environment. These services are available to you FREE!*

- \* HOME BANKING
- \* ONLINE BILL PAY
- \* DEBIT CARD
- \* E-STATEMENTS
- \* DIRECT DEPOSIT
- \* SPEEDY LINE (telephone banking)

*Simple navigation combined with trusted security gives peace of mind. It is reliable, convenient, and saves you money.*

Log onto [www.mnfcu.com](http://www.mnfcu.com) and learn more about these free valuable services.

## MNFCU = TOTAL MORTGAGE SOURCE

MNFCU's Mortgage Center is keeping current with all the new loan programs made available by President Obama's stimulus program.

Every effort is being made so that home owners are able to keep their house during the recession. Whether you are a first time home buyer, refinancing, or need assistance, members can speak to one of our mortgage specialists by calling 1-888-562-6865.

MNFCU is your comprehensive mortgage source. With great rates, extensive knowledge, outstanding customer service and low fees, there is no reason that MNFCU is not your total mortgage source. Call today to determine the best option for you!

## MNFCU Members ... Spread the Word!

As MNFCU members, you know how important your financial security and prosperity are to MNFCU. If you are pleased with your experience, tell your friends and family about us. If they meet the eligibility requirements, they too can start experiencing the difference a credit union makes to their pocketbook.

MNFCU is and has always been a safe place to conduct your financial business. A stable institution that is established, dependable and a leader in outstanding customer service.

MNFCU helps members achieve their financial goals with low loan rates and competitive rates on saving products.

**A Safe, Strong Credit Union**