

## *THE HOLIDAY SEASON WE HAVE YOUR STOCKING STUFFED!*



### GET YOUR HOLIDAY LOAN

Get a Low Interest Rate Holiday Loan so that you can fill your stocking this year. MNFCU understands that many Americans are facing tough economic times and their wallets are not as bountiful as usual. That is why we are offering members a **LOW INTEREST RATE HOLIDAY LOAN** to help you during the current economic times. This year loans are available as low as **\*5.99%** a.p.r. Apply today to get a jump start on your shopping and take advantage of the great sales retailers will have.

*\*Interest rates are determined by your credit score*

### SKIP YOUR LOAN PAYMENT

By skipping your loan payment for either November or December, you will have more money in your wallet for holiday purchases and entertaining. Simply complete the enclosed Skip A Payment form, letting us know which loan(s) you want to skip, the month you want to skip your payment(s), what account you want the fee(s) deducted from. All persons signed on the loan must sign the Skip A Pay form.

*\*Completed forms must be received no less than ten days before the due date of payment you want to skip. You must have a good payment history. If the loan is secure, the values of the security can not be below the loan balance.*

### NOVEMBER 2ND - HOLIDAY CLUB ACCOUNT BALANCES TRANSFER!

**REMINDER-** On November 2nd, the balance of your Holiday Club Account will automatically transfer to your share (savings) account. As always, this does **NOT** close your Holiday Club Account. It remains open for you to start saving for next year. Any funds you deposit into the Holiday Club Account **AFTER** November 2nd will **NOT** be accessible without a fee until November 2010.

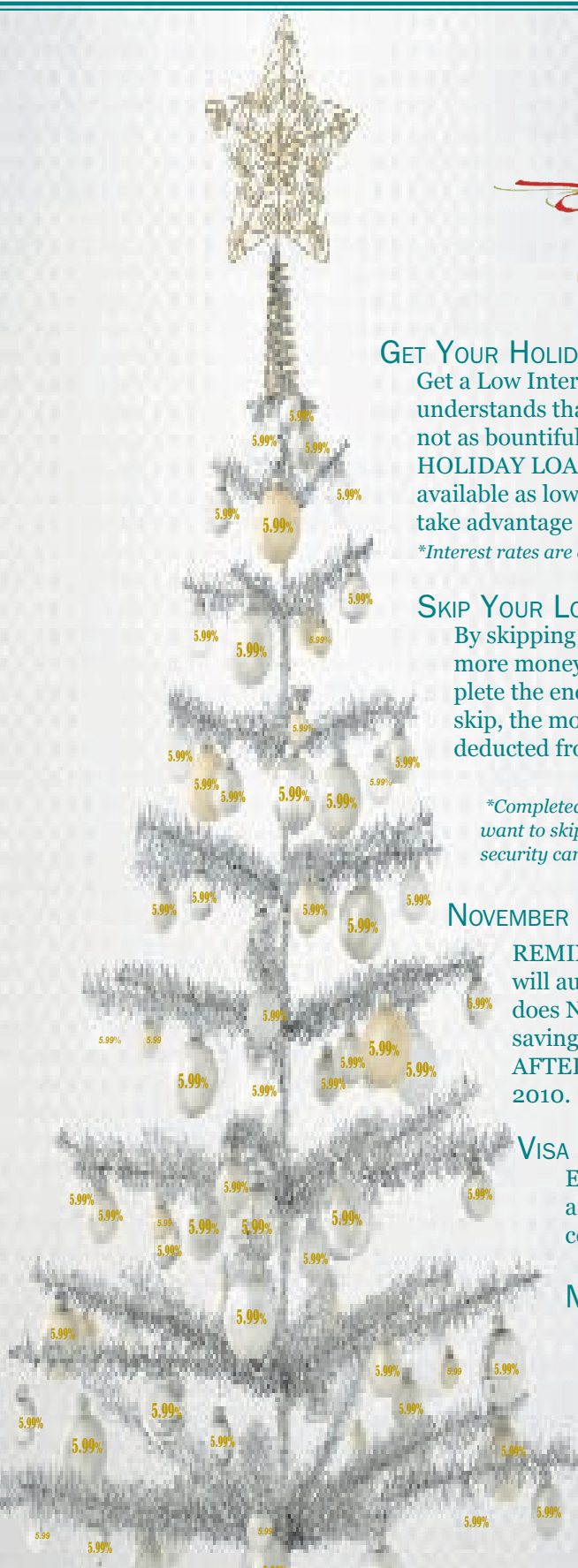
### VISA GIFT CARDS - THE PERFECT GIFT

Everyone on your shopping list can use this gift. Give the gift that fits and the gift they really want. Gift cards can be used anywhere that accepts VISA.

### MASTERCARD

Don't get caught charging gifts to one of those retail charge cards and pay 20.99% interest or more. Charge your purchases to a MNFCU MasterCard and pay it off within the 25 day grace period and pay no interest or make monthly payments with interest rates starting as low as **9.75%** a.p.r. Apply today to receive your card before you begin shopping.

*\*Interest rates are determined by your credit score*



# 2009-2010 School Year is Here! and so is Max!

Fall has arrived and the school year is underway! Max is back to teach your children wise and safe finance habits. MNFCU is a committed partner to beginning the financial education and aiding them throughout life as they increase and change their financial needs. Look for Metro Zone to open at your school soon. More information can be found on our website, [www.mnfcu.com](http://www.mnfcu.com)



MNFCU was founded in 1952 by teachers of the Waterford School District. They pioneered the establishment of such a facility under the original name "Waterford Schools Employees Credit Union," which was later changed to Metro North Federal Credit Union due to the many SEG groups who had become affiliated and with the Holly Schools Credit Union merger with Metro North Federal CU. During its 57 years of service MNFCU has faced many changes, but the commitment to providing superior

service backing competitive products has not waived.

MNFCU is dedicated to providing competitive services and rates for its members. It is our mission to always meet and exceed your expectations. You are important to our continual growth and that is why we pledge to not only provide such superior products, but excellent service as well. MNFCU knows that you are bombarded with advertisements of many banking institutions and your choices are essentially unlimited. We take great pride that you choose to conduct your financial operations with MNFCU. Our motto "Large enough to serve, small enough to care" precisely describes our products and services. We still believe the credit union philosophy of, "People Helping People", and to provide members with a financial institution they can trust in. Members will not find MNFCU using any tricks or gimmicks in all of the products offered. Trained employees are available to answer members questions or to assist you with your budget and financial goals.

Many financial institutions including some credit unions are becoming large institutions. MNFCU knows its members and takes great pride in knowing most of their names. We offer that small community atmosphere without members sacrificing superior service. MNFCU, is where you are treated like family.

We look forward to growing with you through this challenging economic time and aid in providing solutions for each member. Metro North Federal Credit Union is here for you.

*Sherry Miller, CEO*

The Board of Directors, Committee Members  
and the entire staff would like to  
wish you and your family a

**Safe and Happy Holiday Season**

## Holiday Closings

### **COLUMBUS DAY**

Monday, October 12, 2009

### **THANKSGIVING DAY**

Thursday, November 26, 2009

Open - Friday, November 27, 2009

Drive-thru Only - 9AM-1PM

### **CHRISTMAS EVE DAY**

Open - Thursday, December 24, 2009 9AM-1PM

### **CHRISTMAS DAY**

Friday, December 25, 2009

### **NEW YEAR'S EVE DAY**

Open - Thursday, December 31, 2009 9AM-1PM

### **NEW YEARS DAY**

Friday, January 1, 2010

## Locations

[www.mnfcu.com](http://www.mnfcu.com)

### **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 in a professional and friendly environment the highest level of service.*

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

## **NATIONAL CREDIT UNION WEEK**

Friday, October 16, 2009

As a token of our deepest gratitude, MNFCU is hosting an afternoon of appreciation. It is your confidence and continued membership that supports MNFCU. In MNFCU's 57 years of operation, we have grown to meet our members' needs, remain competitive, and provide a safe financial environment. You have put your trust in us. As a token of appreciation, on Friday, October 16, 2009, MNFCU will offer an afternoon of cookies and punch for members who wish to come by either branch office.

