

## Happy Holidays

Metro North's Sleigh is Packed  
Full of Goodies for You!

### Metro North's Holiday Gifts



**SKIP A PAY** - You can skip either your November or December loan payment to put more money in your pocket for the Holidays.

**VISA GIFT CARDS** - The perfect gift for everyone on your list. Gift cards can be used anywhere you see the VISA logo.

**MASTERCARD** - Gives you the ability to make purchases quickly and conveniently. No need to do your shopping at the store, do it through the internet at anytime of the day or night.

Benefits for using your Metro North FCU MasterCard over the others:

1. Fixed Rates starting as low as 9.75%
2. You get a 25 day grace period to pay your balance to avoid paying interest
3. You have six days following the due date to pay and avoid interest and being assessed a small late fee of \$10.00
4. Late payments will NOT cause your interest rate to go up
5. There are NO Application, Balance Transfer or Annual Fees

**DEBIT CARD** - Making your purchase by using a MNFCU Debit Card will save you time this Holiday Season. Just swipe your card, sign up for your purchases and get to the next sale. Don't miss out on a good sale by standing in line to write a check and waiting to get it approved. No one wants to miss out on a good deal, get going by using a MNFCU Debit Card.

**HOLIDAY LOAN SPECIAL** - This year's Holiday Loan Special is truly a gift. You can choose a repayment term of as few as twelve months up to sixty months. Don't pass up this gift, it is a One of a Kind Special. Low, affordable interest rates provide you with an opportunity to have a memorable Holiday season or can be used to make larger purchases you have been putting off or making those much needed repairs. Interest rates start as low as 6.12%\*. Apply today and start shopping!

\* Interest rates determined by your credit history.



# MNFCU Reminds You to Prepare for Winter...

## For Your Auto

- \* Fill antifreeze/windshield wiper fluid
- \* Ice scraper/snow brush
- \* Sand bags/kitty litter for traction
- \* Water and protein bar
- \* Put blanket & flashlight in car
- \* Waterproof matches, flares and other emergency indicators
- \* Jumper cables
- \* Check your tire tread to ensure safety
- \* Purchase ice melt for driveway



## For Your Home

- \* Change batteries in smoke detectors
- \* Review emergency evacuation/shelter plans
- \* Have furnace checked for proper operation
- \* Change furnace filter
- \* Emergency information: name, phone # and list of medications and allergies for all occupants
- \* Check doors & windows for air leaks
  - Replace worn or missing weather stripping
  - Repair or cover windows that leak

*...It is better to be safe than sorry!*

## Go Green With Electronic Services

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

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

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

Log onto -

**www.mnfcu.com**

*and learn more about all of These free valuable services!*

## Max is Back at School

Soon Metro Zone will open for business at your school. Metro Zone provides the opportunity for students to experience applying for their first job. Students who want to work at the branch submit their applications. A brief interview is conducted and then along with the teacher's input, they are selected for the job. Each student is assigned a position such as Manager, Bookkeeper, Prize Clerk and Teller.

The program helps all students learn the value of saving money. Each week on an assigned day and time students can bring their deposits to the branch. Receipts are sent home so parents can verify the funds were deposited into the child's account. Statements are mailed quarterly and can be used to show how important it is to save money. Some tell us they are saving for a new bike or other higher priced items. When your child reaches the amount they needed to save and they get that bike, they can be proud of what they did.



## Happy Holidays

*The Board of Directors, Committee Members and Staff  
Wish you and Your Family a Safe and Wonderful Holiday Season!*

## Holiday Closings

COLUMBUS DAY - Monday, Oct. 11th  
VETERANS DAY - Thurs. Nov. 11th  
THANKSGIVING DAY - Thurs. Nov. 25th  
DAY AFTER THANKSGIVING - Nov. 26th  
Open Drive Thru Only 9am - 1pm  
CHRISTMAS EVE DAY - Fri. Dec. 24th  
CHRISTMAS DAY - Sat. Dec. 25th  
NEW YEAR'S EVE - Fri. Dec. 31st  
NEW YEAR'S DAY - Sat. Jan. 1st

## Locations

**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

**MORTGAGE CENTER (248) 674-2700**

**SPEEDY LINE** 248.674.0491 Opt. 2  
248.634.9061 Opt. 2  
248.674.2700

## 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 with the highest level of service.*

*Large enough to serve you...*

*small enough to care*

