

HOME BANKING GROWS THIS SPRING! MORE FEATURES AND A BETTER VALUE!

CHECK OUT THE NEW FEATURES ON HOME BANKING!

Members will have **MORE** access to their account information by using our NEW and IMPROVED Home Banking and Bill Pay programs. Check out the additional features you will be able to perform without coming to the credit union. These new features are anticipated to be available by the beginning of June 2010.

1. E-Statements will now be archived online in the Home Banking section of the website. This gives you access to past monthly statements.
2. Copies of cancelled checks will be available for you to download and print.
3. Look up the amount of the transaction and who has placed a hold on funds in your account. You may have made a purchase using your MNFCU Debit Card and did not record the transaction. The new and improved Home Banking service will provide you with more account information and the availability to do more on your account when it is convenient for you.

MONTHLY FEES FOR OUR NEW & IMPROVED BILL PAYMENT PROGRAM HAVE BEEN REDUCED

MNFCU is adding these features without increasing the price of this service. In fact, we're LOWERING the price. With more availability of services online, the costs for this monthly service is going down and MNFCU is passing the savings onto you, the members.

1. **FREE!** There is not fee for Bill Payment, if you have Direct Deposit, a MNFCU Debit Card, and receive your statement by electronic delivery. Having these three services automatically gets you Bill Payment for FREE! If you do not currently have this combination,
2. **\$3.99!** If you do not have the trio of services and do not want to sign up for them, then there is a small fee for Bill Pay. Currently, we charge a fee of \$5.95 per month. Once the updates are in place, the fee will drop to only **\$3.99!** If you are already a paying member, your monthly fees will be reduced automatically.

sign up for this trio to get FREE access. If you already have these services and are taking advantage of this free service, your increased value is the added features of Home Banking.

CATCH A GREAT RATE



Starting 04/01/2010

"MAY IS AUTO MONTH"

3.88%

a.p.r.

arrives early

MNFCU is hosting their **18th Annual Auto Month** in which the rates for new and used autos are drastically reduced. This year's **LOW INTEREST RATE** will be **3.88% apr.** You can't beat the availability of cars and trucks being offered nor can you afford not to take advantage of such low interest rates!

Get pre-approved on line or see the Loan Department at your local branch. On your mark, get ready, and start shopping! Start driving your new ride today

Interest rate is determined by credit history

JUST IN TIME!

Signature Loans with 1 year term as low as 7.99% APR

HURRY IN before APRIL 30, 2010 to take advantage of our one year Signature Loan. With the ease of applying for MNFCU loans, the competitive interest rate, and the security of Metro North Federal Credit Union, you have no reason not to take advantage of this opportunity. Signature loans are like cash in your hands to be used at your discretion.

Get a Signature loan for one year
at an interest rate as low as 7.99% APR.

With great rates and easy terms, you can get the cash now and pay it back over the next year.

Get your pen ready to sign away!

58th ANNUAL MEETING

You are cordially invited to attend the MNFCU Annual Meeting to be held on Monday, April 19, 2010 at the Waterford office. Refreshments will be available at 5:30pm and the meeting will begin at 6:00pm.

Voting will take place to elect four Board Members. Three will serve a three year term and one will fulfill the remaining two year term of John Makowski. The three year term positions are held by Chris Brakke, Larry Jones and Terry Peters. All three incumbents names will be placed on the ballots along with other members that are interested in serving as a director of the board.

*Please show your support by voting.
Your attendance is always appreciated.*

John Makowski



On March 23, 2010 Metro North Federal Credit Union lost a dear friend and long term Board Member, John Makowski. In April 2000 John was elected and served as

a Board Director and later he served as Vice President. John was a loyal and dedicated member who believed in the credit union's motto of, "People Helping People".

His wonderful laugh, kind spirit and vast knowledge will truly be missed.



Holiday Closings

MEMORIAL DAY

Monday, May 31, 2010

INDEPENDANCE DAY

Monday, July 5, 2010

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

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 them a professional and friendly environment with the highest level of service.

Large enough to serve...

small enough to care

Regulatory News!!!!

Due to the national trend of increased debit card use and the resulting decrease in check writing, the Federal Reserve Board has combined all their check processing centers into one location, Cleveland, Ohio. The result of this move effects the interpretation of Regulation CC, (the availability of funds) in that there are no longer any checks considered to be *non-local*.

Checks deposited at Metro North that are subject to a *local-hold* will generally have the funds available no later than the second business day after the day of deposit. Note: Saturdays, Sundays and Federal holidays are not included as business days.

Possible exception holds:

- o Credit card checks
- o Checks that have previously been returned NSF
- o Check deposits totally more than \$5000.00 on any one day
- o Checks that the credit union believes may be uncollectible
- o Check deposits into an account that has repeatedly been overdrawn
- o A computer/technology failure at the credit union
- o Deposits into a new account and others, case-by-case

As always we notify our members in writing if we delay your ability to withdraw funds and inform you of when the funds will become available.