

# METRO MONEY

Fall 2011

JOIN US  
AT MNFCU'S  
1ST  
LADY'S EXPO



In Celebration of  
National Credit Union Day

Metro North FCU  
will be holding its'  
1st Annual Lady's Expo

There will be over  
16 Crafters and Vendors

Waterford Office  
Oct. 20, 2011  
2:00pm-7:00pm

Bring a friend and make it a  
Lady's Night Out

Refreshments and Snacks  
will be served.

## DO THE MATH AND SAVE WITH MNFCU, GM AND INVEST IN AMERICA!

While low rate financing options from your dealer seems like a great offer, the low rate dealer financing that GM offers is usually only available to well qualified customers on select Chevrolet, Buick and GMC models. Generally, these financing offers are in lieu of consumer cash incentive.

An even better Deal? MNFCU has historically offered low rate auto loans. You may be able to save thousands

by financing your next vehicle with us and utilize the Invest in America credit union discount from GM and the consumer cash incentive from the dealer instead of taking dealer financing.

### NOT CONVINCED?

Check out this example on a 2011 Chevrolet Silverado 1500 LT Extended Cab 2WD. In this case you could either get 0% financing for 60 months **or** a cash incentive of \$4,500

#### Dealer Financing ~ 0% for 60 Months

Vehicle Price	\$27,930
Down Payment	\$1,500
Cash Incentive	\$0
Invest in America Discount	\$1,453
Loan Amount	\$24,977
Monthly Payment	\$416

#### CU Financing ~ 3.25% for 60 Months

Vehicle Price	\$27,930
Down Payment	\$1,500
Cash Incentive	\$4,505
Invest in America Discount	\$1,453
Loan Amount	\$20,472
Monthly Payment	\$370
<b>Savings</b>	<b>\$2,769</b>

### WHAT IS A CREDIT UNION?

They are community-based banks, organized according to cooperative principles. In the early stages of a nations financial system the un-served and underserved people had to rely on risky and expensive informal financial services. Credit unions were formed and proved they could meet the demand for the un-served and underserved. The first credit unions started in Germany in the 1850s and 1860s, and by the end of the 19th Century had taken root in much of Europe.

They were and still are based on the values of self-help, self-responsibility, democracy, equality, equity and solidarity. In the tradition of its founders, cooperative members believe in the ethical values of honesty, openness, social responsibility and caring for others.

The motto "People helping People" is still what MNFCU believes in today. We are....

*LARGE ENOUGH TO SERVE YOU....*

*and small enough to care*



## Halloween Safety

- Never Trick or Treat alone, have an adult go with you.
- Carry a Flash light, wear a glow stick or reflective clothing.
- Watch out for automobiles driving in your neighborhood, it is difficult to see Trick or Treaters.
- Do not go into homes or automobiles of people you do not know.
- DO NOT eat any of the treats you received until an adult has inspected it.
- Have Fun and Be Safe.....



## MAX IS BACK

He is already accepting applications from students who want to work at the school branch. He is anxious to start a new year of teaching children to learn the importance of saving money. Max worked all summer long gathering new ideas on how we can get more children to join their credit union, Metro North Federal Credit Union.



## Grants for Educators

Although the new school year has only just begun, many educators prepare weeks prior to your children walking in the doors. These dedicated educators often utilize their private resources to supplement the funding required to purchase the desired and often necessary aids. MNFCU realizes the generosity, dedication, and selflessness of these educators by providing Grants for Educators.

Applications are available at each credit union office and in each school office.

If you are an educator, or know an educator, who goes beyond the call of duty, MNFCU wants to know. MNFCU's philosophy of "People Helping People" is no more evident than in this program.

## 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.*

## Holiday Closings

### OFFICE CLOSED

**Columbus Day**  
October 10, 2011

**Thanksgiving Day**  
November 24, 2011

**Christmas Eve**  
December 24, 2011

**Christmas Day**  
December 26, 2011

**New Years Day**  
January 2, 2012

### CHANGE IN HOURS

**Friday after Thanksgiving**

Open Drive Up Only  
November 25, 2011  
9:00am-1:00pm

**New Years Eve**  
December 31, 2011  
Open 9:00am-1:00pm

*Happy Holidays!*

## Planning your Holiday Spending?

MNFCU HAS WHAT YOU NEED!

A HOLIDAY LOAN

WITH RATES STARTING AS LOW AS **6.12%**<sup>APY</sup>

WITH TWELVE MONTHS TO REPAY.



Many financial institutions put a limit on the amount that you can borrow for their holiday loan. MNFCU gives you control over your money and has NO LIMITS on the amount that you can borrow, as determined by your debt ratio and credit rating. When the economy started to go down many banks stopped offering signature loans. The average rate offered by those who still offer signature loans is 9.00%<sup>APY</sup>.

At 6.12%<sup>APY</sup>, MNFCU extends the freedom of getting a loan without the headache. You can get your shopping started now with funds that you will can repay in a year. This eases the burden of holiday shopping by spreading out the payments. It can also help you stick to a budget. Borrow only as much as you plan to spend and once the funds are used, you're shopping is done! Make a list and check it twice. You're naughty no more and this holiday's shopping season can be nice!

## Important Phone Numbers

**S P E E D Y L I N E**  
( 2 4 8 ) 6 7 4 - 2 7 0 0



1-888-562-6865



800-203-9014

### WATERFORD OFFICE

4594 Pontiac Lake Road  
Waterford, MI 48328  
Phone: 248.674.0491  
Fax: 248.674.1644

### HOLLY OFFICE

15156 N. Holly Road  
Holly, MI 48442  
Phone: 248.634.9061  
Fax: 248.634.4740

We're on the Web! [www.mnfcu.com](http://www.mnfcu.com)

Large Enough To Serve You....

small enough to care



*The Board of Directors, Supervisory Committee  
and Staff wish you and your family a  
Joyous and Safe Holiday Season.*