



**INTEREST RATES AS LOW AS
2.25% a.p.r.**

May is Auto Month! For the past sixteen years Metro North has offered members unbelievable low interest rate auto loans during the month of May. This years interest rate is the lowest MNFCU has ever offered it's members.

Be sure not to miss it, Race in and WIN! Interest rates are as low as 2.25 % on all new, used or refinanced auto loans you have elsewhere. Get pre-approved to make your best deal.

WHY SHOULD YOU PURCHASE GAP INSURANCE

- * The value of your automobile will decrease immediatley after you purchase it.
- * If an accident results in a total loss your Auto Insurance will only pay market value, possibly leaving you responsible to pay the remaining balance of the loan.
- * If your auto was totaled would you have the cash for a down payment to purchase your next automobile? By purchasing GAP Insurance you won't have to worry about it. GAP Insurance will give you \$2,000 as a down payment to purchase your next automobile.
- * For the low cost of **\$275**, put your mind at ease. Premium can be added to your new loan.

MNFCU offers the highest quality of coverage at the lowest premium for GAP Insurance.

Did You Know?

While MNFCU is the ultimate financial institution that comprehensively serves your financial needs, did you know that MNFCU also provides many other products including:

- Free Notary Service
- Visa Gift Cards
- Cedar Point Tickets *(at reduced rates)*
- Postage Stamps
- Travel Cards *(easier to use than checks)*
- Money Orders
- Wire Service
- Reduced Auto & Home Insurance

NEW STATEMENTS

Recently MNFCU began working with a new vendor for your monthly statements. The design is still under construction and we appreciate your patience.

Your complete account number has been masked to protect your information. The four numbers shown are the last four of your account number.

We will soon have them designed so they are attractive and easy to read.

Again, thank you for your patience.

*You are cordially invited to
Metro North Federal
Credit Union's
Annual Meeting*

to be held on
Wednesday - April 20, 2011
at the
Waterford Branch office

Food will be served at 5:30 PM
Meeting will begin at 6:00 PM

New Product Announcement

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now offering another great service to the members of Metro North Federal Credit Union. If you are planning on buying or selling a home be sure to contact CU Realty Services. By working with CU Realty you will receive a list of approved real estate agencies in your area that have agreed to work with credit union members at reduced commission rates. The selected agencies have met certain criteria and standards and have agreed to rebate twenty percent of their commission income back to you.

Example

Purchase or Selling Price	\$100,000
Commission (3%)	X 3%
Equals	\$3,000
Discounted	X 20%
Amount you save	\$600



1-888-562-6865

2011 Charity Events

MNFCU supports many charities throughout the year and 2011 is no different. It is a tribute to the kindness and generosity of the members that MNFCU can continually provide such donations to as many organizations year after year. Here is what is happening this year:

MONTH OF APRIL: MNFCU will be accepting donations for MARL (The Michigan Animal Rescue League). Remember that in harsh economic times, too many pets are neglected and abandoned. Together we can comfort and care for many of these forgotten friends. Items needed are:

Dog & Cat Food (wet and dry), Kitty litter, Beds, Collars in all sizes, Toys, Grooming Supplies, Blankets and Towels, Straw, Cleaning Supplies and Paper Towel.

MONTH OF JULY & AUGUST: MNFCU traditionally supports children and education. In addition to the annual Grant for Teachers, MNFCU will help by accepting donations for school supplies for underprivileged students. Success in the classroom is dependent upon so many variables and providing the basic tools can set students on the right course.

Notebooks and pencils are a must, but please remember erasers, backpacks, glue sticks, scissors (left-handed ones too!), pencil sharpeners, folders, rulers, flash cards, calculators and you name it-the students need it!

MONTH OF NOVEMBER & DECEMBER: MNFCU will have Mitten Trees in the lobbies of both branch offices. MNFCU will accept hats, mittens, gloves and scarves for homeless and underprivileged children. Toys for children are also collected so that no child goes without. Annually, MNFCU collects dozens of winter accessories and toys and donates them to Oakland County Childrens Village.

Holiday Closings

MEMORIAL DAY - **Monday, May 30th**

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, of competitive price to assist them in achieving their financial goals.

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

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

