

Debit Card Tips

DEBIT CARD FEES

Avoid paying Debit Card Fees when making a purchase. Always choose credit. By selecting credit you will avoid paying a transaction fee.

Never give out your PIN (Personal Identification Number)

Do not write your PIN on your card.

If your card is lost or stolen call one of our offices, after hours call 1-800-554-8969 to report it.

Go Green!

Sign up to have your credit union statement emailed to you. With E-Statements you will receive an email informing you your statement is ready to be viewed. Then log onto www.mnfcu.com to view your statement. Generally your statement will be available by the first day of the following month.

You can view it, print it or save it on your hard drive, the choice is yours.

Access to Home Banking is required. To first log on, you will need to enter the last four digits of your Social Security number. You will then be required to input a new password that only you will know.

If you are logging onto Home Banking with a computer you will use often, be sure to check the box labeled "Register This Computer". By checking the box, you will not need to answer security questions each time you login to Home Banking on that computer.

Keep your password along with the answers to your security questions in a safe place to refer to if you forget your log on information.

Your password and answers are case sensitive.

~ TIME TO PLAY ~

Have Fun In The Sun This Summer

All Recreational Loan Interest Rates Have Been Lowered. With a low rate recreational loan you can afford to have fun.

Whether you like to hit the open road, ride the waves or just get away for some rest and relaxation, now is the perfect time to purchase a new or used Boat, Jet Ski, Travel Trailer, Motor Home or Off Road Vehicle.

Maybe you want to plan some winter fun, now is a great time to order a new snowmobile so you will be ready for the first snow

fall of the season.

Metro North has made it more affordable to own the toys you and your family enjoy. Loan Rates are as low as:

5.75% apr.

Purchase a New or Used recreational vehicle or refinance your existing recreational loan you financed with another lender and Save Money.

Applying for a loan at MNFCU is easy. You can log onto our web site to complete and submit your application. Fax



your application to one of our offices or stop by and speak with one of our FSR's (Financial Service Representative), and they will assist you.

Log onto our web site at:

www.mnfcu.com

Skip A Pay

At MNFCU, you can skip a payment without penalty! If your loan is up to date, you can skip either your July or August payment by filling out the Skip-A-Pay form and returning it 10 days or more prior to the due date of your loan payment.

MNFCU can provide you some relief by skipping a payment. By skipping a payment now the term of your loan will increase. At MNFCU, we strive to provide superior member service and believe that the Skip-A-Pay program speaks to that commitment.

Skip your July or August Payment

***Skip A Pay is not available on Home Equity Lines of Credit, First and Second Mortgages or MasterCard loans.**

****A small fee of \$20.00 per loan will be collected at the time of application.**

*****Your loan account must be in good standing and no more than two skipped payments allowed per year.**

Important Message

Traveling abroad? MNFCU protects its members by only allowing the MNFCU Debit Card to work in certain countries. This protects members from the high incidence of all types of scams that originate from overseas. It is easy to have access to your debit card by simply letting MNFCU know when you plan to use the card and in which countries you plan to visit. You will carry the safety of your MNFCU Debit Card with you and enjoy all of the freedom and flexibility that MNFCU Debit Card offers even while you are miles away. Call your MNFCU branch before you go to ensure ease and continuity of use.

Discount Tickets

LOW PRICE CEDAR POINT TICKETS ARE NOW AVAILABLE.

One Day Ticket Prices: Adult \$38.00
Child \$18.50

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

INDEPENDENCE DAY Monday July 4, 2011	LABOR DAY Monday September 5, 2011
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Have a Safe and Wonderful Holiday

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

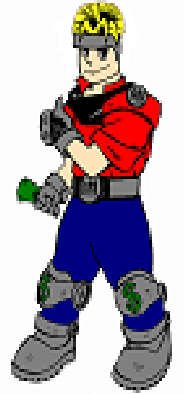
Large Enough To Serve You...

small enough to care

~ Have a Safe and Fun Summer ~

Max Metro wants all Metro Zone Members to know they can continue to save money during the summer months. You can come into one of our branch offices, mail your deposit in or drop it in one of our night deposit boxes located just outside the front door, no key is required.

When depositing cash it is best to come into the office or use the night deposit box. Deposit envelopes are provided, just fill one out, then pull the door open to the night deposit box and drop it in. Your transaction will be posted on the next business day. Withdrawals from your account can be made at either branch office. Max wants to assist parents in teaching children the importance of saving money.



Students from the fourth and fifth grades can apply to work at a student branch in their school and have the opportunity to learn job skills and about credit union operations. Students who are interested in working at a student ran branch can fill out a job application that will be provided at the school this fall. Applicants will learn how to complete a job application, be interviewed and the chance to work as a Teller, Bookkeeper, Prize Clerk or Manager. Information about Metro Zone will be made during the morning announcements. All students and their families are eligible for membership. Don't get caught paying high interest rates charged by banks, join today and start receiving the benefits of membership.

Grants for Educators

Metro North FCU wants to help educators in making purchases for educational items for their classrooms. Often teachers take their own funds to make purchases for items to assist them in educating our students. Metro North Federal Credit Union, your school districts credit union, knows all students need and deserve a good education. Grants for Educators is a program available to all educators in the Waterford and Holly School Districts. Applications will be available this fall and can be picked up at the school office or at one of our branch offices.

Annual Meeting Results

Thank you to all that attended and voted in this year's annual meeting and election. MNFCU is pleased to announce that the following members will serve on the Board of Directors:

David Elliston	President	Edward Bronz	Director
Chris Brakke	Vice President	Wayne Peters	Director
Glen Mitchell	Treasurer	Larry Jones	Director
Terry Peters	Secretary	Gerald Spry	Director
		Benjamin Kratz	Director

Pamela Krantz, Supervisory Chairperson