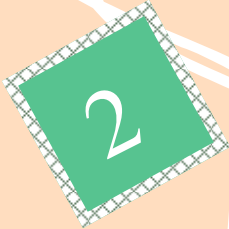


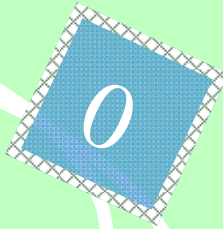
The Year on the Calendar has changed but not the great service you receive at Metro North!



At Metro North Federal Credit Union we value your membership. Our mission statement is what Metro North is all about. The Board of Directors know the importance of making the products and services that members want available at the lowest possible cost to the members.

Loan rates are generally lower than most local financial institutions. There is no application fees when you apply for a consumer loan or document fees.

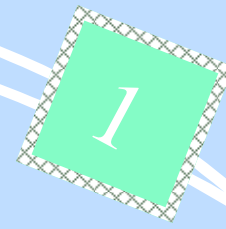
Additional fees have been added by other financial institutions such as monthly account fees for not maintaining a minimum balance. Metro North does not charge a monthly account fee on personal accounts. At Metro North FCU, we keep the best interest of the members in mind when decisions are made.



Metro North Federal Credit Union has received a CAMEL 1 rating from the National Credit Union Administration (NCUA), one of only a few in Oakland County. This rating is the highest possible rating a credit union can earn. There are five components in which this rating is based on; Capital, Assets, Management, Equity and Liquidity.

During the past few years, the economy has spiraled downward and Metro North has not been spared. Earnings are down and expenses are up. Loan losses have increased because the economy and increased Bankruptcy filings have occurred.

Despite the current economic conditions, Metro North Federal Credit Union has remained a strong financial institution in which members can trust. A place that will help them reach their financial goals.



Congratulations to the MNFCU Grant Winners!

Many thanks to those who educate!

MNFCU believes in giving back to it's communities. For the past six years, MNFCU has awarded Educators in the Waterford and Holly School Districts with grants to aid the funding of educational supplies. This year Metro North Federal Credit Union increased it's grant fund to \$6,000 which was shared among twenty three Educators.

Next year be sure to pick up grant forms in the beginning of October 2011 from your school office or at the credit union so that you will be considered for a grant next year!

MNFCU wants to thank all of the Teachers and Educators of both school districts for their dedication.

Wrap up your Holiday Debt...

*The tree was trimmed with lights all a glow,
Presents were purchased for all that I know.*

*The gifts that I bought, I had made such a deal,
I thought at the time I was getting a steal.*

*I shopped before daylight and all through the night,
to be first in line, oh what a fright.*

*As I looked at my cart, I knew I was smart,
Thought I was off to a very good start.*



*I opened a charge at the Department Store
I did this because I thought I'd save more.*

*This I thought until the mail did arrive
To find the high interest rate, oh what a surprise.*

*I quickly remembered Metro North is the deal
The lower interest rate loans are real.*

*No gimmicks no stress
Metro North is the best.*

LET US HELP YOU WRAP UP YOUR DEBTS AND START SAVING MONEY

*Metro North FCU offers many types of loans at low interest rates.
Stop by today to speak with an FSR to find out how you can save your money*

Welcome Aboard!

Announcing Jeff Rabanus, as the New Waterford Branch Manager!

After an rigorous search, a new Waterford Branch Manager has been selected. Jeff Rabanus will be a part of our team starting on Monday, January 3, 2011.

For more than ten years Jeff has worked in financial institutions, first as a Teller and then worked his way up to Banking Center Manager. In 1993 he received his Bachelor of Arts degree in Finance & Financial Services at Wright State University in Dayton Ohio.

Gracious Giving! Profound Presents!

MNFCU Members Reach Out

In a challenging economy, donations often suffer. With the increased demand for services and goods provided through charitable organizations, the supply is depleted. Michigan has been suffering for some time and while the need is abundant, MNFCU is proud to say that its members were very generous!

When MNFCU opened its arms to accept donations, the members answered with tremendous generosity. MNFCU is proud to contribute to the children of Oakland County Children's Village, Holly Area Youth Association and Holly Kiwanis Club. The Mitten Tree was also a huge success providing warmth to those little hands who lack the basics like clothing. Thank you MNFCU members for giving to those in need and help making their Christmas a little brighter.

Low Interest Rate Loans!

When you are considering making a purchase think of MNFCU.

We offer interest rates as low as:

New/Used Auto	3.88%	Generous Terms up to 100% financing
Signature Loans	6.12%	From 1 year to 5 years repayment terms
MasterCard	9.75%	Fixed Rate, No Annual Fee, 25 day Grace Period

Holiday Closings

MARTIN LUTHER KINGS DAY - 01/17/2011

PRESIDENTS DAY—02/21/2011

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 (888) 562-6865

SPEEDY LINE 248.674.2700

248.674.0491 Opt. 2

248.634.9061 Opt. 2

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

