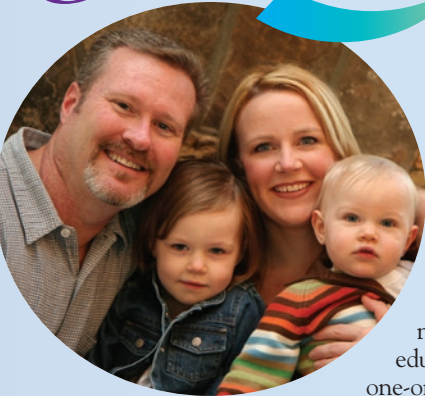


A publication of
LOC Federal Credit Union
January 2009



Financially Fit



Throughout 2009, we are continuing our commitment to help our members become Financially Fit. Everyone has different needs and we'll address those needs through special products, educational sessions and articles, and one-on-one personalized service. Our goal is to help you save time and money by using LOC's free and discounted services, reducing monthly payments by refinancing with LOC's low-rate loans, and taking advantage of our convenient 24/7 services. Just some examples include:

- Reduce interest that you are paying on loans. LOC offers loan programs to help you consolidate higher-rate debt, and we offer lower-rate loans for vehicles and more.
- Financial planning through LOC Financial Services to help you get on the right track for the future.
- Sign and earn points for great gifts with your LOC Visa® Check Card.
- AAA group discount insurance, membership and driver's training classes.
- 1st mortgage program where servicing stays with our Mortgage Center.
- Free services from LOC that can save you money (see below).

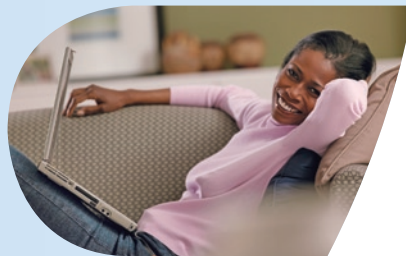
FREE SERVICES & ELECTRONIC CONVENIENCE

Free Checking: No minimum balance requirements & no monthly fees. Convenient access through the Visa® Check Card with Rewards!

Free Home Banking: Make a wide range of transactions from any computer with Internet access.

Free Bill Pay: Pay recurring or one-time bills online and save on postage and check costs (free with E-Statements).

Free E-Statements: Receive your secure statement online rather than a paper statement in the mail.



We Have Money To Lend

There are many reports of financial institutions restricting loans. At LOC, we are operating as we always have... providing low-rate loans to our members for many reasons, which follow the same safety guidelines that have always been in place.

If you are in the market for any type of loan, come to LOC Federal Credit Union for your financing. Our only purpose is to serve you!



Visa® Platinum



Rates As Low As

9.9%

Fixed APR*

- No annual card fee
- No default fee
- 25-day grace period on purchases

Apply online at locfederal.com, or stop by your LOC office today and we'll be happy to assist you.

*APR = Annual Percentage Rate, based on individual credit score. Advances cannot be used to pay on existing LOC loans.

GM & Chrysler Discounts Available To Credit Union Members

Invest in
America 

As a Credit Union member, you are eligible to receive discounts on most GM and Chrysler vehicles. For details on this program, visit this web site today!

lovemycreditunion.org

Be sure to apply for your LOC loan BEFORE you begin shopping for your vehicle. With a low-rate LOC loan and these discounts, you'll drive your vehicle away for less! Apply online at locfederal.com or stop by your LOC office today!

It will be necessary for you to obtain an authorization number to provide to the dealer. You can obtain your number by following the prompts on the lovemycreditunion.org web site. You'll also need to show the dealer proof of LOC membership (membership card, top of statement, etc.).



Vehicles & Motorcycles

As Low As

4.79%
APR*

RVs, Boats & Snowmobiles

As Low As

6.09%
APR*

Apply for LOC loans online at locfederal.com, call us, or stop by any LOC office. Plus, ask about our other value added services:

GAP Insurance

Insurance that pays the difference between your insurance settlement and your loan balance.

AAA Insurance

Discounts on auto insurance, AAA membership, student driving lessons, and more.

*APR = Annual Percentage Rate, based on individual credit score, along with amount, model year, and term of loan.

Holiday Loan

Pay Off Holiday Debt & More!

As Low As

8.9%
Fixed APR*

Up To \$5,000
Up To 36 Months



- Pay off high-rate department store credit cards
- Make home improvements
- Pay for college tuition & expenses
- Take a well-deserved vacation
- Pay tax bills
- And much more!

The Holiday Loan is available until February 27, 2009. Apply online at locfederal.com or stop by your LOC office.

*APR = Annual Percentage Rate, subject to change, and based on individual credit score. Loan cannot be used to pay on existing loans at LOC Federal.

LOC Rewards



- Sign for your transactions and earn points for fantastic gifts.
- Most merchants are set up for automatic debit. Say "credit" instead which then requires your signature.
- Your Visa® Check Card is also your ATM card. Use it at more than 25,000 surcharge-free locations nationwide through the CO-OP Network.
- Visit locfederal.com for details.

Open a new checking account and/or request your LOC Visa® Check Card by January 30, 2009 and you will receive 500 LOC Rewards bonus points!

Upcoming Shows



If you're planning on attending any of the upcoming shows, and if you plan to buy, receive your LOC financing BEFORE you go. With a pre-approved loan, it's like shopping with cash.

COBO Conference/Exhibition Center Shows

North American International Auto Show – January 17–25
Detroit Boat Show – February 14–22
Autorama – March 6–8

Rock Financial Showplace Shows

Bridal Expo – January 17–18
Home Improvement Show – January 23–25*
Camper & RV Show – February 11–15
Spring Boating Expo – March 12–15

Livingston County Home Show*

March 27–29
Howell High School

* Visit LOC at the Following Shows

LOC will have a booth at the upcoming Home Improvement Show at the Rock Financial Showplace, and at the Livingston County Home Show. Stop by and see us. Enter a drawing for a great prize, obtain information on special promotions, or even apply and obtain your LOC loan right at the show!

LOC COMMUNITY CORNER

LOC employees donated over \$1,100 to help provide Christmas gifts for three families. Two of the families, one with five children and another a single mom with two, were suggested by the principal of Hartland Farms Intermediate School. Farmington Neighborhood House, a non-profit clearinghouse that brings those in need in contact with those who can provide the necessary help, suggested a Farmington family with three young children. We enjoyed shopping for toys, books and clothes for the little ones.

Kid's Corner

Winners Circle

College Care Package Winners

Congratulations to the winners of the College Care Package promotion. Each member won a \$100 Visa® Gift Card!

Winners of the Teen Holiday Savings Program and the Quackers Holiday Stocking Giveaway will be announced in the April newsletter.



Leah Orłowski
Farmington Office



Andrew Evans
Hartland Office



Members can pick an egg each time they make a deposit of \$5.00 or more from March 30 to April 9, 2009.* Great prizes are hidden inside including:

- U.S. Savings Bonds – two at each office
- Toys & Key Chains
- McDonald's Certificates
- Movie Rental Certificates
- And More

*Available to Quackers Club members only. One egg per day per member please. Offer available while supplies last.

Easter Savings Promotions



Plan to make your deposits at LOC during our Easter Savings Promotion. Members age 13 to 17 will receive one entry to win a \$75.00 Visa® Gift Card every time they make a deposit of \$15.00 or more from March 30 to April 9, 2009. Drawing will take place April 10 and one \$75.00 Visa® Gift Card will be given away at each LOC office.

Begin Saving Now! Just a little adds up to a lot!

LOC Tailgates A Great Success!

We'd like to extend a special "thank you" to all who stopped by to see us during our LOC Tailgates in October. The Tailgates at each office received an outstanding response by members and non-members alike.

Congratulations to the following winners who either opened new LOC accounts or participated in new LOC services during our Tailgate promotion:



\$300 Visa® Gift Card
Benjamin Bersche



\$200 Visa® Gift Card
Giuseppe Oppio



\$100 Visa® Gift Card
Tiffany Steyer



AAA Gift Package
Yvonne Wesley

AAA News

Representatives To Visit LOC

AAA representatives will be on-site at LOC offices to answer questions about the discount products and services available to you and your family.

Farmington, Howell & Hartland
Friday, February 20, 2009
12:00 Noon – 4:00 P.M.



AAA Driver's Training

Teach your teen to drive with Driver's Training through AAA, and discounts are available to LOC members. There's more behind-the-wheel instruction than most other driving schools, class size is limited to 25, AAA certified instructors, and each new driver receives a complimentary AAA Associate Membership.*

For details or to enroll, call 1.888.222.7108 or visit AAA.com.

*Associate Membership upon completion of segments 1 & 2 and parent must be a member of AAA.

Privacy Notice

You can be confident that your financial privacy is a top priority at LOC Federal Credit Union. As a general rule, LOC Federal does not disclose non-public personal information about you to third parties. However, since we are committed to providing you with competitive products and services that meet your financial needs, there are times when the sharing of information about you with our affiliated third party financial service providers is necessary. These affiliates would include data processing providers, and at your request, our credit union financial planning service, LOC Financial Services, LLC.

What Information Do We Collect And Disclose About You?

We collect non-public personal information about you, as permitted by law, from the following sources:

- Information we receive from you on membership and loan applications and other forms;
- Information about your transactions with us, our affiliates, or others;
- Information we receive from a consumer reporting agency;
- Information obtained when verifying the information you provide on an application or other forms, such as from your current or past employers or from other institutions where you conduct financial transactions.

We may disclose any information collected, as necessary or as required by law.

If you cancel your membership with LOC Federal Credit Union, we will not share information we have collected about you, except as permitted or required by law.

How Do We Protect Your Information?

We restrict access to non-public personal information about you to only those employees who have a specific business purpose in utilizing your data. Our employees are trained in the importance of maintaining confidentiality and members' privacy. We maintain physical, electronic, and procedural safeguards that comply with federal regulations and leading industry practices to protect your non-public personal information.

Annual Meeting Scheduled

Mark your calendar to attend the LOC Federal Credit Union Annual Meeting on Tuesday, March 3, 2009 at 5:30 p.m. at LOC's Farmington office. All members are welcome to attend.

Nominations for open positions on the Board of Directors must be received in writing by February 2, 2009. You must also include signatures of 50 LOC members, age 18 and over, with your nomination. Mail to: Nominating Committee, LOC Federal Credit Union, 22981 Farmington Road, Farmington, MI 48336.

Start Your Christmas Club Account

Have the cash you need for the 2009 holiday season when you start saving now in the Christmas Club Account. Avoid the pressure of using credit cards and make deposits all year through direct deposit, payroll deduction, by mail, in person or make transfers through Home Banking or the Audio Teller. In November, your money is automatically deposited into your checking or savings account....just in time for your holiday shopping.

Deposit Tax Refunds Electronically

Whether you're filing your tax return electronically or by mail, you can arrange to have your refund deposited electronically to your LOC Federal account. It's faster, and it's safer than having your check sitting in a roadside mailbox. Provide your tax preparer with this information:

- LOC's routing and transit number: 272479812
- Use the last five digits of your LOC account number as they appear on your statement, then add two zeros to the end of that number.
- If your account number has less than 5 digits, add zeros in front of the number to make it five digits, then add two zeros to the end.
- Then add these numbers in front of your account number: 71047

You can also use a voided check as reference for these account numbers and format. If you have any questions, call any LOC office and we'll provide you with the information you need.

If you have to pay the IRS, you can also arrange for a direct withdrawal from your LOC account.

Holiday Closings & Hours

Martin Luther King, Jr. Day – Closed
Monday, January 19, 2009

Day Before Good Friday
Thursday, April 9, 2009 – Open until 6:00 p.m.

Good Friday – Closed April 10, 2009

The Hartland office will also be closed on Saturday, April 11, 2009.



All of us at LOC Federal Credit Union join in wishing you and your family a Very Happy New Year. We look forward to meeting your financial needs throughout 2009 and for many years to come.

Mission Statement

"A commitment to our members to provide quality financial services in a friendly manner with sound professional leadership."



FARMINGTON OFFICE

22981 Farmington Road
Farmington, MI 48336
248.474.2200
Fax: 248.473.8244
800.837.4LOC

HOWELL OFFICE

3020 East Grand River Avenue
Howell, MI 48843
517.546.8390
Fax: 517.546.8369

Farmington & Howell Hours:

Monday – Thursday: 9:00 a.m. – 5:00 p.m.
Friday: 9:00 a.m. – 6:00 p.m.

HOWELL HIGH SCHOOL PARKER CAMPUS OFFICE

400 Wright Road, Suite 2
Howell, MI 48843
517.552.4300
Fax: 517.552.9295

Parker Hours:

Monday – Friday: 8:00 a.m. – 4:00 p.m.

HARTLAND OFFICE

10002 Highland Road
Hartland, MI 48353
810.632.3222
Fax: 810.632.3111

Hartland Hours:

Monday – Thursday: 9:00 a.m. – 5:30 p.m.
Friday: 9:00 a.m. – 6:00 p.m.

Saturday: 9:00 a.m. – 12:00 noon

Web Site: locfederal.com

Service Center Branch Offices & ATM Locations

For ATMs & Service Centers, visit:
www.co-opnetwork.org

For Service Centers & Shared Branches, visit: www.cuservicecenter.com

Or, call 800.800.9700

