



Financially Fit

LOC Services That Save You Time & Money!

Discounted Programs

Safe, Secure & Serving Members Since 1950!

At LOC Federal Credit Union, we've made a commitment to help our members become financially fit. You can take advantage of many LOC services and additional programs that are **FREE**, help you **SAVE MONEY**, and services that make your life less hectic.

- FREE checking with ATM/Visa® Check Card access
- FREE Home Banking and FREE E-Statements
- FREE Bill Pay (with E-Statements) – **Save up to \$120+ a year if you pay 10 bills per month**
- LOC Rewards – Earn points for gift cards & gifts when you sign for VISA Check Card transactions
- Surcharge-Free ATMs
- Low-Rate Loans
- Discounts on AAA Insurance – Save \$100-\$300 per year
- Discounted AAA Driving School
- Lower GAP Insurance on Vehicle Loans (GAP pays the difference between your insurance settlement and your loan balance)
- You may have the option to skip specific loan payments
- Up to \$250 discount on Farmington YMCA Membership
- 10% Sprint Discounts
- And More

Free Services

Save Money

Save Time

Take advantage of these services today. They are designed especially for you!

LOC is going green by producing a smaller 2-page newsletter!

LOC President/CEO Dennis DeWitt To Retire New CEO & Executive VP/CFO Named



Dennis A. DeWitt

Dennis A. DeWitt has faithfully served as President/CEO since 1983 and will be retiring in August of 2009. During this period, assets have grown from \$4 to \$110 million dollars. Products have grown from standard savings and loans to Home Loans, a wide range of electronic services including Home Banking, Bill Pay, E-Statements, and more. His foresight and expertise during his years of service has enabled LOC to continue to grow and prosper. All of us at LOC Federal Credit Union would like to extend our appreciation to Dennis for his years of dedication and leadership. We wish him the very best as he enjoys his retirement years.



James R. Dickinson, Jr.



Kari L. Hassa

The Board of Directors is pleased to announce that James R. Dickinson, Jr. will become the new President in August. Kari L. Hassa will become the new Executive Vice President/CFO. Mr. Dickinson has been with LOC Federal since 1988, and Mrs. Hassa, since 1994.

Board Members Elected

The Annual Meeting was held on Tuesday, March 3, 2009 at the Main Office in Farmington. At that time, the election for open positions on the Board of Directors took place. Dennis Green, Rick Lampi, and Gil Kohls were re-elected to 3-year terms on the Board of Directors. Members of the Official Family include:

Board of Directors

Gil Kohls, *Chairman*
Rick Lampi, *Vice-Chairman*
Brian DeGrande, *Treasurer*
David Drake, *Secretary*
Dennis S. Green
Jennifer Harvey
Gary Hawald
Gloria Tweadey

Supervisory Committee

Gil Kohls, *Chairman*
Jennifer Franklin
Mike Lasley

Vehicle & Motorcycle Loans

As Low As

4.79%
Fixed APR*

RVs & Boat Loans

As Low As

6.09%
Fixed APR*

If you're looking for a new or used vehicle, motorcycle, RV, boat, or any other item, make LOC Federal your choice for financing. We have money to lend and we can even pre-approve your loan for you **BEFORE** you begin shopping. With a pre-approved loan, it's like shopping with cash! Applying is easy:

- Online at locfederal.com
- Call 800.837.4LOC, or stop by any LOC office

Invest in
America

As an LOC member, you can obtain discounts on most GM and Chrysler vehicles. For details, visit lovemycreditunion.org.

*APR = Annual Percentage Rate, subject to change. Rate based on individual creditworthiness, amount of loan, model year and term of loan. Loan cannot be used to refinance existing LOC loans.

Financial Literacy for 2009

Come join us for these five-week programs at the **Farmington Public Library - Downtown Farmington Branch, and at Hartland's Cromaine Library, 3688 Hartland Road, Hartland.** These fun, exciting and interactive courses will teach children ages 7-13 about money.

Topic	Farmington 2:00-3:00 P.M.	Hartland 10:00-11:00 A.M.
Wants/Needs - Making Change	June 15	June 24
Budgeting with Jelly Belly's	June 22	July 8
Tarantula Shoes - the POWER of marketing	June 29	July 15
Brand Marketing - Coupons and what is a bargain	July 13	July 22
Putting it all to work - Let's go shopping...	July 20	July 29



Each participant will earn "LOC play money" for their attendance and doing their homework. At the last session all students will be able to go shopping with the money they have earned and purchase actual prizes (sponsored by LOC). They need to stay within their budget and older students will come in and volunteer to be their cashiers. To sign up, e-mail marketing@locfederal.com.

LOC's COLLEGE CARE PACKAGE Everything You Need!

Sign up for LOC's College Care Package and you'll be entered into a drawing to win one of two \$100 VISA Gift Cards*. The College Care Package includes:

1. Free Checking
2. Free Home Banking & E-Statements
3. VISA Check/ATM Card**

Also obtain a VISA Credit Card, use Online Bill Pay, national shared branches, and over 25,000 surcharge-free ATMs.

**No purchase necessary. Drawings will take place August 14, 2009.*

***When you have a VISA Check Card with ATM access, there is a \$10.00 annual fee. This includes four ATM withdrawals per month and unlimited deposits. Each additional withdrawal over four is subject to a \$1.00 transaction fee (all inquiries are \$2.00). There is no charge to use ATMs at LOC offices.*



FEE CHANGES EFFECTIVE JUNE 1, 2009

Replace ATM/VISA Check Card.	\$5.00
Replace VISA Credit Card.	\$5.00
Monthly Paper Statement Fee To Home	
Banking Users Not Enrolled In E-Statements . . .	\$2.00

News Briefs

Home Banking Users Go Green

Join over 50% of Home Banking users who have already gone green by enrolling in the E-Statement option. Those Home Banking users electing to continue receiving the paper statement will be assessed a \$2.00 monthly fee beginning June 1, 2009. Additional information can be found on our web site when you sign into Home Banking. Request E-Statements on that same Home Banking sign-in screen.

Members With VISA Check Cards

Each time you sign for a VISA Check Card transaction, you earn points toward gift cards and gifts with LOC Rewards (1 point for every \$2 you spend). You may be building up points, but you cannot redeem your points until you register. Visit our web site at locfederal.com, click on LOC Rewards on the right side of our home page, and register at the top of the linked page. It's that easy.

Relay For Life

May 30-31, 2009 – 10:00 a.m. – 10:00 a.m. | June 20-21, 2009 – 10:00 a.m. – 10:00 a.m.
Shiawassee Park, Farmington | Hartland High School, Hartland

Join us at the 24-hour Relay for Life walk, which is a fun and worthwhile event that makes a difference in the fight against cancer. LOC will have team members taking turns walking around the track while others socialize, play games, dance, or support their other team members. This is a community relay that celebrates cancer survivors and recognizes those we have lost. LOC was successful in raising over \$10,000 last year. To register, e-mail marketing@locfederal.com.

Holiday Closings

Memorial Day

Saturday, May 23, 2009

Hartland Closed

Monday, May 25, 2009 - Closed

Independence Day Weekend

Thursday, July 2, 2009

Open until 6:00 p.m.

Friday, July 3, 2009 - Closed

Saturday, July 4, 2009

Hartland Closed



Mission Statement

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

LOC Federal Credit Union

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-opfs.org

For Service Centers & Shared Branches,
visit: www.cuservicecenter.com
Or, call 800.800.9700

