

A publication of
LOC Federal Credit Union
October 2009



Coming October 15th

**0% VISA®
APR* Platinum**

On **ALL** Balance Transfers
For First 6 Months*



At a time when other credit card companies are increasing rates and curtailing credit limits, LOC Federal Credit Union is providing you with all the right reasons to make the switch now to our VISA® Platinum program. Even if you already have an LOC VISA, you can take advantage of this great offer too! The earlier you make the transfer...the more money you save.

- If you have department store credit cards, you could be paying a higher interest rate. Pay them off with an LOC VISA at 0% APR!
- If you have a deferred payment program coming due soon, pay it off with a 0% LOC VISA.

*APR = Annual Percentage Rate. 0% available for new balance transfers only. Existing credit balances remain at your current APR. After the 6-month period, all balances revert to your applicable rate as low as 9.9% APR. There is no limit to the number of balance transfers that can be made up to your approved credit limit, however, the 6-month period starts from the time of your first balance transfer. For qualified borrowers. Rates are based on each member's individual creditworthiness. Promotion subject to change.

Get Ready To Apply October 15th!

- Apply online at: locfederal.com
- Stop in the credit union office and we'll be happy to assist you.
- Members with an existing LOC VISA: Obtain a balance transfer form on our web site at locfederal.com, or stop by your LOC office and we'll process your request right away.

LOC Rewards

Your Signature Is Worth Points!

When you use your LOC VISA® Check Card to make purchases, sign for your transactions instead of entering your PIN. Every time you do, you'll earn points that can be redeemed for many items including:

- Merchandise
- Gift cards
- Download songs
- Travel rewards

Visit locfederal.com or call 1-888-3LOC.RWDS (1.888.356.2793) for information.

HOLIDAY LOAN

As Low As **8.9%** Fixed APR*
Maximum \$5,000
Up To 36 Months

Get the cash you need with our 8.9% APR Holiday Loan. Use it for any reason including holiday shopping, home improvements, college expenses, debt consolidation, and more.

Apply online at locfederal.com or stop by any LOC office and we'll process your request right away.

*APR = Annual Percentage Rate, subject to change. Rate is based on individual creditworthiness. Loan is available until February 28, 2010 and cannot be used to pay on existing loans at LOC.

Announcing A Great New Service Now Available to LOC Members!

You now have access to **multiple insurance companies, expert advice** from experienced insurance professionals and **exclusive group discounts!**

Some companies include Travelers, Citizens, State Auto, Frankenmuth, Progressive, Indiana Insurance, and more.

Call 1-877-898-4102 or visit www.membershomeandauto.com to request your **FREE/no-obligation proposal today!**

We Have **MONEY TO LEND**

Vehicle & Motorcycle Loans
As Low As

4.79% Fixed APR*
2008-2010 Models

RV & Boat Loans
As Low As

6.09% Fixed APR*

It's easy to apply:

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

*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.

Invest in **America**

Now For RVs Too!

Many LOC members have received discounts on most GM and Chrysler vehicles through the Invest in America program. Now you can obtain discounts on over 60 brands of RVs from top manufacturers too! Visit lovemycreditunion.org for details.

Your E-Mail Address Could Be Worth \$100!

We are going green and beginning E-Marketing. We want to be sure you don't miss the important information we'll be sending. Here's all you have to do to enter the drawing for \$100:*

1. E-mail us at: locmail@locfederal.com
2. In the body of the e-mail type in your full e-mail address and say the following: "Yes...I would like to receive E-Marketing from LOC."
3. Type your name and phone number.

It's that easy! Drawing will take place November 30. Forms are also available at all LOC offices.

*One entry per member please. No purchase necessary.

Kid's Corner

Mrs. Quacker Had a Blast This Summer



Mrs. Quacker had a blast this summer visiting with lots of children at the Founder's Festival Parade and Movie Night. Thanks to all who stopped by to say hello.

Summer Financial Literacy Programs at the Farmington & Hartland Community Libraries

LOC joined with the Farmington and Hartland Community Libraries to present the Financial Literacy Program for kids and teens. More than 100 participants enjoyed these educational sessions. Watch for next year's programs and plan to attend.



Quackers Summer Reading Winners

Congratulations to **Grace LaFleur** and **Scott Butts**, the winners of the \$50 Border's Gift Cards for the Summer Reading Program.

Quackers Club – Holiday Stocking Giveaway

For every \$5.00 deposit from November 23 to December 18, Quackers Club members will receive one entry into the drawing for an 8' Holiday Stocking (one to be given away at each LOC office). Drawing December 21.

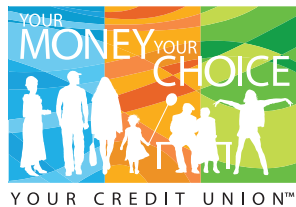


College Care Package Winners

Congratulations to **Devin Wholihan** and **Kevin Kowalske** (not pictured), the winners of the College Care Package \$100 VISA® Gift Cards.

Teen Club – Holiday Savings Program

Teen Club members will receive one entry into a drawing for one of four \$75 VISA Gift Cards every time they make a deposit of \$15.00 or more into their Teen Club account from November 23 to December 18. Drawing December 21.



International Credit Union Day Thursday, October 15, 2009

LOC will join together with credit unions and their members around the world in celebrating International Credit Union Day on Thursday, October 15, 2009. Thank you for choosing LOC.

An Apple A Day...



From now through October 31 enjoy a fresh delicious apple when you visit any LOC office. It's our way of saying "thank you" for choosing LOC!

News Briefs

Skip-A-Payment & Have Extra Cash

Take a break from making your loan payments two times per year! Just make the request one month prior to your loan payment due date and we'll process your request.

Certain loans do not qualify for this Skip-A-Payment program including: home loans (mortgages and equity), line-of-credit programs, and VISA credit card. Loans must be current and you must be a member in good standing to qualify.

Credit Disability Insurance

Many LOC members choose Credit Disability Insurance when obtaining a loan. We are pleased to announce that this coverage is now available with a shorter waiting period. Contact the Loan Department for details.

Christmas Club Distributions

Christmas Club Account balances will be deposited into your checking or savings account on Tuesday, November 3 (or a check will be mailed to you if you selected that option).

Start Your 2010 Christmas Club Account: Have the cash you need for the holiday season next year. Start your 2010 Christmas Club Account anytime after November 3.

Annual Meeting Scheduled

Mark your calendar to attend the LOC Federal Credit Union Annual Meeting.

Tuesday, March 2, 2010 – 5:30 P.M. • LOC Federal's Farmington Office

All LOC members are welcome to attend. Nominations for open positions on the Board of Directors must be received in writing by January 22, 2010.

Holiday Closings

Thanksgiving

Wednesday, November 25 -
Open Until 6:00 P.M.
Thursday, November 26 - Closed
Friday, November 27 - Closed
Saturday, November 28 - Hartland Closed

Christmas

Wednesday, December 23 -
Open Until 6:00 P.M.
Thursday, December 24 - Closed
Friday, December 25 - Closed
Saturday, December 26 - Hartland Closed

New Year's

Wednesday, December 30 -
Open Until 6:00 P.M.
Thursday, December 31 - Closed
Friday, January 1 - Closed
Saturday, January 2 - Hartland Closed

Martin Luther King, Jr. Day

Monday, January 18 - 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

