

A publication of
LOC Federal Credit Union
January 2010



Save a MINT

 at LOC



When you do business with LOC Federal Credit Union, you can **Save a Mint!** Take advantage of our services, and you'll find that we not only save you money, we can save you time too!

The New Year is a great time to review what type of accounts you have, what kind of fees or rates you are paying, and how you could **save money**. Just stop by any LOC office and we'll even help you compare!

Savings Accounts

LOC offers savings accounts, certificates, money market and IRA programs to help you get started on the road to financial independence.

Vehicle Loans

Whether you're making a new purchase or if you want to pay off higher-rate vehicle loans at other financial institutions, save money with LOC's low rates. We can show you how much you'll save by refinancing your vehicle loan with LOC.

As Low As
4.45%
Fixed APR*
2009-2010
New & Used Models

Holiday Loans

Have quick access to cash for any reason with our Holiday Loan. Borrow up to \$5,000 with up to 36 months to repay.

As Low As
8.9%
Fixed APR*

VISA® Platinum Credit Card

Many credit card companies are increasing interest rates and cutting off credit limits without warning. This is the perfect time to pay off those cards with a balance transfer from an LOC VISA card.

0%
APR**
On **ALL** Balance
Transfers For First
6 Months For
Qualified Borrowers

No Balance Transfer Fee

Free Financial Management

Financial management service from our on-site expert Erik Gotaas. Erik has worked with thousands of members at LOC for 18 years. You can be sure you are planning for the future and investing wisely with Erik's guidance.

Free Convenient & Electronic Services

Free Checking: No minimum balance requirements & no monthly fees. Convenient access through the VISA® Check Card.

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

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

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

Discount Insurance Programs

GAP Insurance: Low-cost protection if your vehicle is involved in an accident and your loan exceeds the amount of insurance you receive. GAP insurance will pay off the difference.

AAA Insurance: Discounts on auto insurance, AAA membership, student driving lessons, and more. Even if you already have AAA insurance, ask them to switch you to the LOC group and save.

Members Home & Auto: Discounts on auto and homeowners insurance available through multiple carriers.

We're Here For You!

It's important to get the most for your money and we'll help you do just that! Simply call 800.837.4LOC, visit our web site at locfederal.com or stop by any LOC office and we'll help you **Save a Mint**.

*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.

**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. Promotion available for qualified borrowers. Rates are based on each member's individual creditworthiness. Promotion subject to change.

Kid's Corner



Watch For Easter Savings Promotions

Members can pick an egg each time they make a deposit of \$5.00 or more from March 29 to April 3, 2010.* 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. Drawing will take place April 5th.



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 29 to April 3, 2010.* Drawing will take place April 5th and one \$75.00 VISA Gift Card will be given away at each LOC office.

*No purchase necessary.

Begin Saving Now!



Hartland Office Hours Changing

Beginning February 1st, our Hartland Branch hours will be changing. The office will be closing at 5:00 p.m. instead of 5:30 p.m., Monday to Thursday. Hartland hours will be:

Monday-Thursday: 9:00 a.m. - 5:00 p.m.

Friday: 9:00 a.m. - 6:00 p.m. (no change)

Saturday: 9:00 a.m. - 12:00 noon (no change)

Annual Meeting Scheduled

Mark your calendar to attend the LOC Federal Credit Union Annual Meeting on Tuesday, March 2, 2010 at 5:30 p.m. at our Farmington office. All members are welcome to attend.

Nominations for open positions on the Board of Directors must be received in writing by January 21, 2010 (must be age 18 or over). Fifty signatures are required by members age 18 and over for any member who wishes to run for a Board seat.

Mail to: Nominating Committee, LOC Federal Credit Union, 22981 Farmington Road, Farmington, MI 48336

News Briefs

Start Your Christmas Club Account

Don't run short on cash for the next holiday season when you save separately in our Christmas Club Account. Make deposits all year through direct deposit, payroll deduction, by mail, in person or make transfers through Home Banking or 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 your 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
- For example, if your account number was 98765, you would use: 710479876500

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

Martin Luther King, Jr. Day
Monday, January 18 - Closed

Day Before Good Friday
Thursday, April 1 - Open until 6:00 p.m.

Good Friday
April 2 - Closed

The Hartland office will also be closed on Saturday, April 3, 2010.

Happy New Year

All of us at LOC Federal Credit Union join in wishing you and your family a Very Happy & Healthy New Year. We look forward to meeting your financial needs throughout 2010 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."

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: (Beginning Feb. 1st)

Monday – Thursday: 9:00 a.m. – 5:00 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

