

A publication of
LOC Federal Credit Union
July 2009



We Have Money To Lend!

At a time when many financial institutions are curtailing credit, increasing rates, and cancelling credit lines, LOC continues to offer loans for many reasons.

Whether you're in the market for a new loan, or if you want to refinance an existing higher-rate loan that you have at another financial institution, make LOC your choice for financing.



Vehicle & Motorcycle Loans

As Low As

4.79% Fixed APR*

2008-2009 Models

RV & Boat Loans

As Low As

6.09% Fixed APR*

2008-2009 Models

*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 GM Discounts

LOC members have the unique opportunity to get a terrific discount on most new vehicles from GM.

For more information, see the GM link in the News & Notes section on our home page at locfederal.com, or go to www.lovemycreditunion.org. From either site, register as an LOC member to obtain an authorization number you'll need to provide to the dealer, along with proof of membership with LOC.

Have your loan pre-approved at LOC before you start shopping for your vehicle. Call or stop by the Credit Union office or apply online at locfederal.com.

LOC Rewards

"Sign" For VISA® Check Card Transactions

Use your VISA Check Card for all of your transactions and be sure to "sign" for those transactions rather than using your PIN. Every time you "sign" you'll earn points towards great gifts and gift cards with LOC Rewards.

- Say or select "credit" when shopping at stores, which requires you to sign for the transaction (the money is still coming out of your checking account).
- Phone and online purchases also qualify for LOC Rewards.

Plus... you must be registered to redeem your points, which you can do conveniently at locfederal.com. Just click on LOC Rewards in the bar at the right side of our home page and follow the prompts.

Start signing for your transactions today!

Go Green With E-Statements

Enjoy the convenience of accessing your statement online rather than receiving a paper statement in the mail. There are lots of great reasons to switch to E-Statements:

- You don't have to worry about your statement getting lost or stolen in the mail.
- Receive your statement faster.
- It's safe and features multiple levels of security.
- Download Home Banking history.
- Access your statement online from any computer with Internet access...even if you are out of town.
- Save trees by reducing the amount of paper required to print statements and envelopes.
- It's free!*

It's Easy To Begin

Request E-Statements the next time you sign into Home Banking or call 248.474.2200. Click "E-Statements" under Services in the left menu bar and follow the prompts.

When you've enrolled in E-Statements, your paper statements will then be discontinued.

*E-Statements are free. In addition, electing E-Statements will avoid the \$2.00 paper statement fee, which began June 1, 2009 for Home Banking users. Additional information can be found on our web site and when you sign into Home Banking. Request E-Statements on that same Home Banking sign-in screen.



Two Great Choices For Summer Cash!



Visa® Platinum

Rates As Low As **9.9%** Fixed APR*

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

Summer Loan

Rates As Low As **8.9%** Fixed APR*

Maximum \$5,000
Up To 36 Months

Apply Today! Whether you prefer the convenience of using a credit card, or if you need cash for home improvements, college tuition, or to pay off higher-rate loans...LOC's VISA Platinum and Summer Loan are the perfect combination for all the summer cash you need. Apply online at locfederal.com, or stop by any LOC office.

*APR = Annual Percentage Rate. Rates based on individual creditworthiness. Advances cannot be used to pay on existing LOC loans. Summer Loans are available until September 30, 2009.

Community News

Founders Festival Movie Night

LOC is sponsoring "Movie Under the Stars" at the Founders Festival on Friday, July 17. "Madagascar 2 - Escape To Africa" will begin at approximately 9:30 p.m. at the Pavilion. Bring your blankets and enjoy a fun family evening out. Mrs. Quacker will make a guest appearance from 8:00-9:30 p.m. and during intermission.

Founders Festival Parade

Come see Mrs. Quacker at the Founders Festival Parade on Saturday, July 18th. Parade begins at 10:00 a.m.

RELAY For Life

We would like to extend our appreciation to everyone who made the Farmington Relay For Life on May 30-31 a great success. More than 64 LOC employees, family, members and friends walked in this event.



LOC's College Care Package Everything You Need!

Whether your college is across town or across the country, 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. ATM/VISA® Check Card**

Also obtain a VISA Credit Card, use Online Bill Pay, national shared branches, and over 28,000 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.

Receive An Entry Into
a Drawing For One of Two
\$100 VISA Gift Cards*



News Briefs

Financial Literacy Programs Offered

Financial Literacy Camp Reality Check Program

August 17-21 • 9:00 a.m. – 3:00 p.m.

Ages 12-18 — Farmington Library
23500 Liberty Street, Farmington
(Bring a sack lunch.) Register by calling
Beth Cooke at 248.474.2200, Ext. 315

Hartland Financial Literacy Program

July 15, 22, 29, and August 5

10:00 a.m. – 11:00 a.m.
Ages 7-12 — Hartland Cromaïne Library
3688 N. Hartland Road, Hartland
Register by calling Rozalina Mekhael,
800.837.4LOC, Ext. 311

Quackers & Teen Club Promotion Winners

Congratulations to all of the winners in the Magic of Savings, Easter Egg, and Teen Easter Savings promotions. Photos and winners' names are published in the July issues of *Quackers News* and the *Teen Connection*.

Cedar Point Discount Tickets On Sale!

E-Marketing To Begin

As more and more members begin receiving E-Statements, we need to find new ways to let you know about new products and services, and important information about your account at LOC. We will soon begin E-Marketing messages to members for whom we have e-mail addresses. If we do not have your current e-mail address, give us a call at 800.837.4LOC with your current address, or e-mail us at memberservice@locfederal.com.

Sprint Discounts Available To LOC Members

Holiday Closings

Labor Day

Saturday, September 5, 2009

Hartland Office Closed

Monday, September 7, 2009 - 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

