

A publication of  
LOC Federal Credit Union  
January 2008



**New Year....  
New Car....  
Better Rates!**

**Start  
The New  
Year Out  
Right!**



If you plan to purchase a new or used vehicle, plan to get your financing at LOC. We offer the same low rate for 2001 to 2008 models with repayment terms to meet your budget. Maybe you'd like to enjoy this winter with a new snowmobile, or take advantage of great deals on motorcycles, RVs and boats. Buy them now with a loan from LOC.

**Autos & Motorcycles**

As Low As

**5.79%**  
Fixed APR\*

2001-2008 Models

**Snowmobiles, RVs, Boats**

As Low As

**6.09%**  
Fixed APR\*

2001-2008 Models

**Available For Refinances Too!**

If you have a higher-rate loan at another financial institution, refinance that loan at LOC. You'll enjoy a lower monthly payment and all the benefits LOC has to offer.

**Apply Today!**

- Online at [locfederal.com](http://locfederal.com)
- Call or stop by your LOC Federal office

\*APR = Annual Percentage Rate, subject to change. Rate is based on individual creditworthiness as well as model year and term. Loans cannot be used to refinance existing loans at LOC Federal.

## LOC Celebrates Parker Campus Office Ribbon-Cutting Ceremony

On November 14th, we were proud to celebrate the ribbon-cutting ceremony of our newest office at the Howell High School Parker Campus. Since its opening on October 1st, this branch has created a lot of excitement throughout this campus and in the Howell community. This branch is the first of its kind in the country by providing a full-service operation staffed by LOC employees and high school students, who are trained and working as part of the high school curriculum.



*LOC management & staff, school officials and guests celebrate the ribbon-cutting ceremony*

"We are thrilled to be part of this partnership with the Howell High School Parker Campus," said President/CEO Denny DeWitt. "These students are obtaining real-time, on-the-job training while earning high school credits. We are seeing increased activity every day as their fellow students are realizing the benefits of Credit Union membership," he added.

The Grand Opening Extravaganza created a lot of interest throughout the school as students were available in the cafeteria every day spreading the news about this promotion. Students, faculty and staff had the opportunity to enter a drawing to win great prizes by opening an account and one other service. Everyone received a gift when opening their account.



*(l-r) Superintendent Chuck Brenner, Principal Bill Smith, LOC's VP Marketing Deborah Mashinske, Associate Superintendent for Business Rick Terres, and LOC President/CEO Dennis DeWitt*

"This full-service branch is proving to be a convenient location for those who also live or work in the area, and students and faculty of Lansing Community College are enjoying the convenience of having us right on campus" said Debbie Mashinske, LOC's VP of Marketing. "Since we're conveniently located off D-19, just south of I-96, many members and non-members alike are enjoying the convenience of using our 24/7 ATM. Plus, a record number of new accounts are being opened every day," added Mashinske.

# Holiday Loan

Not Just For The Holidays!



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 March 31, 2008. Apply online at [locfederal.com](http://locfederal.com) or stop by your LOC office.

\*APR = Annual Percentage Rate, subject to change. Loan cannot be used to pay on existing loans at LOC Federal.

## Fight Identity Theft



It is important that you take the steps necessary to protect your identity. Thieves threaten your identity by developing scams through e-mail, by phone, and by mail.

Here are some simple steps to take to protect yourself:

- Protect your Social Security number. Don't carry your card with you, don't write your number on checks, only give it out if absolutely necessary, and ask if you can provide a different identifier.
- NEVER give out personal information on the phone, by mail, or through the Internet unless you absolutely know who you are dealing with.
- Never click on links found in unsolicited e-mails. Use anti-virus and anti-spyware software programs on your computer to protect against these type of attacks.
- Never respond to an e-mail asking for personal information, even if it seems legitimate. Your financial institutions would never ask for this information in this manner.
- Shred financial documents and paperwork with personal information.
- File your personal information in a secure place at home.
- Monitor your accounts on an ongoing basis and obtain your free credit report annually at [www.annualcreditreport.com](http://www.annualcreditreport.com). Report any discrepancies immediately.

## START YOUR CHRISTMAS CLUB ACCOUNT



Reduce some of the stress of the holiday season by having the cash you need for your holiday shopping and travel needs. Save separately all year in the Christmas Club Account. Make deposits through direct deposit, payroll deduction, by mail, in person or make transfers through Home Banking or the Audio Teller.

In November, your money can be automatically deposited into your checking or savings account.



## Upcoming Shows

If you're planning on attending any of the upcoming shows, and if you plan to buy, get 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 19 – 27

Detroit Boat Show — February 16 – 24

Autorama — March 7 – 9

### Rock Financial Showplace Shows

Bridal Expo — January 19 – 20

Home Improvement Show — January 25 – 27

Camper & RV Show — February 13 – 17

Spring Boating Expo — March 13 – 16

### Watch for LOC at These Shows:

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

# Kid's Corner



## Watch For Easter Egg Contest

March 10 to March 20

Back by popular demand is our Easter Egg Contest. From March 10 to March 20, Quackers Club members will receive an egg every time they make a deposit of \$5.00 or more. 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 for Quackers members age 12 and under. One egg per day per member please. Offer available while supplies last.*



## Easter Savings Promotion

Teens age 13 to 17 have the opportunity to win a \$75.00 VISA Gift Card by making deposits of \$15 or more into their Teen Club account from March 10 to March 20. There's a limit of one entry per day....but there's no limit to the number of entries you can make during the promotion. The more deposits you make, the more chances you have to win! The drawing will take place on March 24th. One gift card to be given away at each branch.



## Electronic Convenience

With today's hectic lifestyles, it's nice to know that there are services at LOC Federal that can help make your life a little easier.

- **ATM/VISA Check Card** — access more than 28,000 surcharge-free ATMs nationwide
- **24/7 ATMs** at all four LOC offices
- **Credit Union Family Service Center Branch Offices** — offering extended evening and Saturday hours — visit [locfederal.com](http://locfederal.com) for a location near you (click on "Branch Locations" in the top menu bar....then "LOCations")
- **FREE Home Banking** — access your account 24/7 from any computer with Internet access
- **FREE Online Bill Pay** — pay one-time or multiple bills, set up recurring payments, and more (free with E-Statements)
- **E-Statements** — receive your statement online rather than a paper statement in the mail
- **Direct Deposit** — it's the safest and most convenient way to deposit your payroll, Social Security, retirement, and most recurring checks
- **Payroll Deduction** — deposit a portion of your pay and make loan payments through participating employer sponsors
- **Online Loan Applications** — apply for your LOC loan online 24/7 by visiting our web site at [locfederal.com](http://locfederal.com)

## Did You Know?

**Lately we've been asked "What does LOC stand for?"**

"LOC" stands for Livingston Oakland County. This means Credit Union membership is available to all who live, work, worship, volunteer or attend school in Livingston and SW Oakland Counties.

**Enjoy using these services today!**

# 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 member privacy. We maintain physical, electronic, and procedural safeguards that comply with federal regulations and leading industry practices to protect your non-public personal information.

## 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. Specify savings or checking.
- 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.

## LOC Participating in Local Blood Drives

### In partnership with the City of Farmington Hills:

Thursday, January 24th — 8:00 a.m. – 8:00 p.m.  
Farmington Hills Costick Center  
26800 11 Mile Road  
Farmington Hills, MI 48336  
Call Ellen at 248.473.1807 to reserve your time.

### In partnership with the Farmington Public Library and the City of Farmington Downtown Library:

Friday, April 11th — 10:00 a.m. – 4:00 p.m.  
Farmington Downtown Library  
23500 Liberty Street  
Farmington, MI 48336  
Call Beth at 248.474.2502, Ext. 315 to reserve your time.

## Annual Meeting Scheduled

Mark your calendar to attend the LOC Federal Credit Union Annual Meeting on Tuesday, March 4, 2008 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 8, 2008. Mail to: Nominating Committee, LOC Federal Credit Union, 22981 Farmington Road, Farmington, MI 48336.

## Holiday Hours & Closings

**Martin Luther King, Jr. Day – Closed**  
Monday, January 21, 2008

**Day Before Good Friday**  
Thursday, March 20, 2008 – Open until 6:00 p.m.

**Good Friday – Closed**  
March 21, 2008  
(Hartland office will be closed Saturday, March 22nd)

**Happy New Year!**

## 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  
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](http://www.co-opnetwork.org)

For Service Centers & Shared Branches, visit: [www.cuservicecenter.com](http://www.cuservicecenter.com)

Or, call 800.800.9700

