

Summer 2020

Frankfort

Community Federal Credit Union



COVID-19 UPDATE

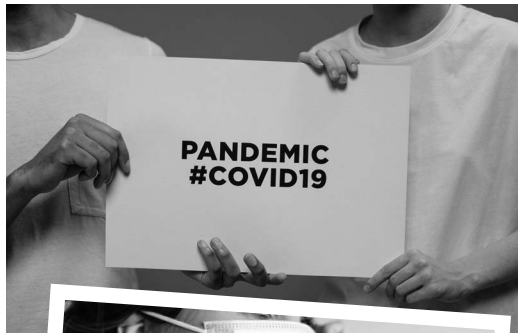
Our goal: Keeping you safe physically & financially!

THE PANDEMIC has brought on a variety of challenges for most of us. The Credit Union is no different. To ensure the safety of our members and our staff, we closed the building to the public back in March. This move is not ideal, however, it has not affected our ability to serve.

MEMBERS CAN STILL make transactions through the window, drop off deposits in the night drop, and utilize our online banking and mobile app. We are also still doing loans. Instead of applying in person, we are encouraging borrowers to apply online at frankfortcu.org. Proof of income can be emailed or dropped off. We then communicate via email or over the phone. Loan documents can be signed at the window or via online e-signatures.

WE HAVE HAD A LOT OF INQUIRIES when the building will open back up. We want to open back up. Our staff wants to get back into our regular routine. However, we cannot do that until we can do it safely. With a small lobby, small staff, and a single location, we cannot take the risks other institutions may be able to take.

WITH NEEDING TO CONFORM WITH SOCIAL DISTANCING, we have moved our annual meeting from March to August 4, 2020. The meeting will be conducted virtually. If you are interested in more details, email us at info@frankfortcu.org.



AS UNEMPLOYMENT RATES SURGED, people struggle collecting unemployment insurance payments, and the economy grinded to a halt, we knew we had to help our members who faced these challenges. We decided to allow borrowers to defer their loan payments. After we saw that things were not going to improve very quickly, we began to offer a second and third month of deferment.

WE WILL GET THROUGH THIS. Until then, we will do what we can to keep the membership safe, physically, mentally, and financially.

Frankfort Community Federal Credit Union

921 Forest Ave.
P.O. Box 311
Frankfort, MI 49635-0311

Phone: 231-352-9392

Fax: 231-352-9344

E-mail: info@frankfortcu.org

www.frankfortcu.org

Loan Officers:

Jeffery Sandman
jeff@frankfortcu.org

Dane Colby
dane@frankfortcu.org

Lobby Hours:

Monday through Friday
8:00AM–5:00 PM

Drive Thru Hours:

Monday through Thursday
8:00 AM-5:00PM

Friday
8:00 AM – 6:00 PM

Routing & Transit

272480157

2020 Holiday Closings:

- Jan. 20 – Martin Luther King Day
- Feb. 17 – Presidents Day
- May 25 – Memorial Day
- July 4 – Independence Day
- Sept. 7 – Labor Day
- Oct. 12 – Columbus Day
- Nov. 11 – Veterans Day
- Nov. 26 – Thanksgiving Day
- Dec. 24 – Christmas Eve (Close at noon)
- Dec. 25 – Christmas Day
- Dec. 31 – New Year's Eve (Close at noon)
- Jan 1, 2021 – New Year's Day





Build your dream home with a One-Time Close Construction loan from Mortgage Center. Pay interest only during construction and once your home is complete, your loan will convert to a conventional mortgage.



FOR DETAILS, VISIT:

**[www.mortgagecenter.com/
purchase/loan-products/
construction](http://www.mortgagecenter.com/purchase/loan-products/construction)**



OR CALL:
800-353-4449

Fee Schedule *Effective July 1, 2020*

Acct Balance Research.....	\$15.00/hour
Acct History Printout	\$1.00/page
Account Verification of Dep	\$5.00
ATM/Debit card replacement	\$5.00
Corporate Check	\$2.00
Check Cashing Fee when no other services exist	\$3.00
Check Copies	\$3.00
Close Membership within 12 months	\$5.00
Dormant Fee after 12 months	\$5.00/month
Escheat Fee	\$50.00
Fax	\$2.00/page
Garnishment/Levy	\$50.00
Stop Payment.....	\$15.00
Money Orders.....	\$2.00
Negative Balance Fee.....	\$5.00/day
NSF - ACH/EFT/ATM/POS.....	\$30.00
NSF - Loan Transfers	\$5.00
NSF - Share Draft.....	\$30.00
Outgoing Wire Transfer	\$20.00
Returned Item Fee	\$30.00
Returned Mail/Bad Address	\$1.00/per item
Statement Copy.....	\$1.00/page



“Like” us on Facebook.
www.facebook.com/fcfcumi