# **Summer 2016** -ranktor **Community Federal Credit Union**

# **Real Time** is here!

This spring, we completed our much anticipated project of transitioning to **Real Time ATM & Home** Banking. The move from

batch to Real Time means that deposits into your account can be used on your debit card immediately, debit card transactions can be monitored via home banking as they go through, and transfers between accounts happen NOW!

4180

The upgrade, from which members are already seeing the benefits, was passed by the board in 2015 to provide better service to the membership. To take advantage of Real Time ATM & Home Banking, log onto frankfortcu.org or contact the credit union.



Fee Free ATMs

Sick of paying surcharges to access your money? Frankfort Community Federal Credit Union's debit card program is part of the Co-Op Networks. This means you



### Frankfort 4180 1100 5678 9012 DEBIT MA DL/LA CARDHOLDER NAME

#### **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-5:00 PM Fridav 8:00 AM -6:00 PM

**Routing & Transit #** 272480157

#### 2016 Holiday Closings:

July 4 Independence Day Sept. 5 Labor Day Oct. 10 Columbus Day Nov. 24 Thanksgiving Day Dec. 26 Observance of Christmas Day Jan. 2, 2017 Observance of New Year's Day







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### Credit Union welcomes new management

Late this winter, the Board of Directors appointed then-Assistant Manager **Jeffery Sandman** to take over as Manager/Treasurer of the Credit Union. Jeff started at the Credit Union in May of 2014 after serving on the board for about four years. He holds an MA and a BS from Central Michigan University.

Filling the Assistant Manager position is **Dane Colby**. Dane started at the Credit Union in October of 2015 as a teller. He holds a BA in Economics and Environmental Studies from the University of Michigan. Both Jeff and Dane are FHS grads.

These moves allowed for former longtime employee **Nancy Kjergaard** to return as Senior Member Service Representative. They are all joined by "The Connies" – **Connie Toms** and **Connie Erickson** out front.

## We've got money to lend

Shopping for a car, truck, or toy? Looking to rid yourself of high interest credit card debt? Wanting to do a few upgrades on the homestead?

If so, you should talk to us. We have great rates and

terms that will allow us to find the right payment for you. Our staff will work hard to find the best solution to your inquiry. To start the process, print out an application at frankfortcu.org and return with current proof of income, or simply stop in, call, or email Jeff or Dane.





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