

Summer 2017

Frankfort

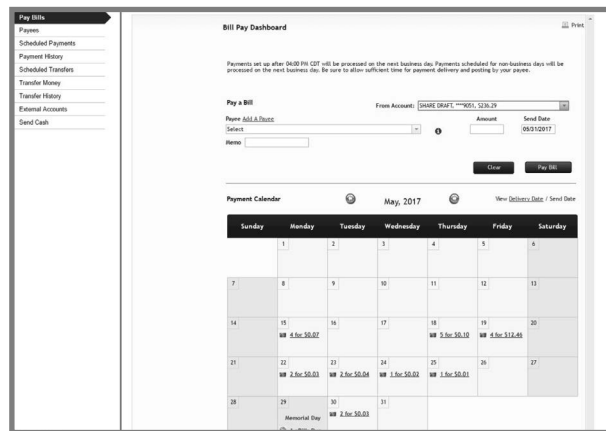
Community Federal Credit Union



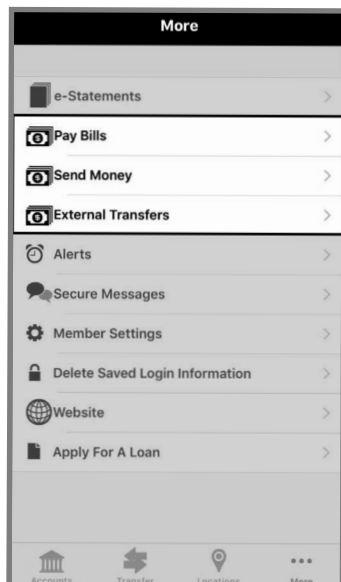
BILL PAY IS HERE!

We are happy to announce that Online Bill Pay is here.

After a number of members asked for a convenient, safe way to pay their bills online with their Frankfort Community FCU checking account, our board decided to fulfill their request. For the last several months, we have been working Payveris, FedComp, and HomeCU to build a payment delivery system that is easy to use.



The platform contains three different categories: Bill Pay, A2A, and P2P.



■ **Bill Pay** allows you to pay bills from your FCFCU checking account. For major payee, this can be done electronically which will be delivered within one or two business days. Users can also set up e-Bills, which link your bills to your account, the needed payment shows up automatically. For others, the system will create a paper check to be delivered within five days, with a one-day rush delivery option available. Scheduling payments is easy to do and easy to keep track of with an online calendar that shows each scheduled payment for the month. You can even schedule repeat transfers to make sure you don't forget to send in that payment.

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Frankfort Community Federal Credit Union

921 Forest Ave.
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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

2017 Holiday Closings:

Feb 20 – Presidents Day
May 29 – Memorial Day
Jul 4 – Independence Day
Sept 4 – Labor Day
Oct 9 – Columbus Day
Nov 23 – Thanksgiving Day
Dec 25 – Christmas Day
Jan 1, 2018 – New Year's Day





CRUISE
IN TODAY!

LOCALIZE YOUR AUTO LOAN

Having your money at the same place you have your auto loan can be quite convenient. That is why we invite you to your current auto loan with the other guy to us. Typically, our rate schedule will beat what you are paying now.

If your current rate is lower than what we can normally offer, but you still want to move the loan to us, we can match that rate to as low as **1.99% annual percentage rate**.

For rates, loan calculator, and our secure online loan application, go to frankfortcu.org and click on LOAN CENTER. If you have any questions about the specifics of our Rate Match program or our loans in general, call or swing in and talk with Jeff or Dane.

HOUSE LOANS OFFERED THROUGH FCFCU

A few years back, in an effort to provide another wanted service, we teamed up with **Mortgage Center** to offer our members a variety of home loan products. Michigan-based Mortgage Center works exclusively with credit union members offering great rates on purchase and refinance mortgages. For more information, go to mortgagecenter.com or give them a call at **800.353.4449**.



WE HAVE HOME EQUITY LOANS, TOO!

If you already own your home and want to take advantage the equity you have in it, we offer Home Equity loans in-house. Stop in to chat about your needs and pick up a packet.



BILL PAY IS HERE!

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- **A2A (Account to Account)** allows you to link your FCFCU account with another account elsewhere. Once the accounts are linked, you can transfer to and from electronically with one to two business day deposit.
- **P2P (Person to Person)** allows you to send funds to a friend electronically, with via email or text message. Simply put in the person's information, the amount, and a challenge question and answer. The recipient will receive an email or text asking to confirm their information and the challenge question answer. Then they'll be directed to a secure website to put in their bank information, and the transaction will be completed within one to two business days.

All three are available through our desktop Online Banking at frankfortcu.org as well as our mobile app - FCFCU Mobile Banking. To download the mobile app, go to the App Store or the Google Play Store and search FCFCU Mobile Banking and look for the lighthouse.

NEW!



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