



Summer 2018

# Frankfort

## Community Federal Credit Union



## Hot Summer, Hot Rates!

**As the mercury rises, our loan rates remain low.** We are loaning money on cars, trucks, RVs, ATVs, trailers, boats, and more. We have recently adjusted our rate schedule, but we still have some of the best rates around. Plus, we still have our Rate Match program, where we will match the rate and terms of your current loan with someone else if their rate is better than ours.

**Because our number one goal is serving you,** our member, we try to make it as easy as possible for you to apply for a loan. Loan applications can be submitted through our website, [frankfortcu.org](http://frankfortcu.org), our mobile app, FCFCU Mobile Banking, or in person.

**New & Used Autos, RVs, Boats,  
Snowmobiles, ATVs, Trailers, etc. as low as:**

**2.75%**  
APR\* 48 Months

**3.00%**  
APR\* 60 Months

**4.00%**  
APR\* 84 Months

**OTHER GREAT RATES AND TERMS AVAILABLE!**

**Please visit our website, call us or visit our office for more information.**

**On the savings side, our rates have gone up.** As our lending is growing, we are looking to give you an increase on your dividends. We recently upped our dividend rates on Regular Shares to 0.15% APY\* and on our Super Saver accounts to 0.25% APY\*, which are some of the highest rates around based on the terms. These rates get reviewed every quarter by our Board of Directors, so feel free to check out the bulletin board or our Facebook page for updates on the rates.

\*Annual Percentage Rate



### 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](mailto:info@frankfortcu.org)

[www.frankfortcu.org](http://www.frankfortcu.org)

#### Loan Officers:

Jeffery Sandman  
[jeff@frankfortcu.org](mailto:jeff@frankfortcu.org)

Dane Colby  
[dane@frankfortcu.org](mailto: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

#### 2018 Holiday Closings:

Feb 19 – Presidents Day  
May 28 – Memorial Day  
Jul 4 – Independence Day  
Sept 3 – Labor Day  
Oct 8 – Columbus Day  
Nov 12 – Veterans Day  
Nov 22 – Thanksgiving Day  
Dec. 24 – Christmas Eve  
(Close at noon)  
Dec 25 – Christmas Day  
Dec. 24 – New Year's Eve  
(Close at noon)  
Jan 1, 2019 – New Year's Day



## Transferring funds made easy

Do you have other accounts other than your FCFCU account? Do you ever wish you could move money between those accounts and your credit union account? With our online bill pay, you can.

- Log into your credit union account at [frankfortcu.org](http://frankfortcu.org)
- Click on PAYMENTS on the left-hand side
- Click on EXTERNAL ACCOUNTS
- Click on ADD EXTERNAL ACCOUNTS
- Enter the other financial institutions' Routing Number, your Account Number there, and whether it's a savings or checking account
- Review and confirm the Terms and Conditions
- Click ADD ACCOUNT
- Within a couple business days, you'll receive two small deposits in your other account
- Once you received those small deposits, go back to EXTERNAL ACCOUNTS and click on VERIFY ACCOUNT
- Enter the amounts
- Once the accounts are linked, you can move money back and forth by using the TRANSFER MONEY feature



Being able to move money between financial institutions allows you to better manage your funds and makes it easier to pay loans with us or elsewhere. If you ever have any questions, give us a call or stop in.

## Buy your first home. Make it your own.



Your dream home doesn't have to be a dream. If you think that buying a home is out of your budget, think again. In many of today's housing markets, purchasing a home is actually more affordable than renting. With today's low rates and a wide variety of mortgage options through our partner, Mortgage Center, including low down payments and flexible payment terms, you could start putting money back in your pocket and start enjoying the benefits of homeownership today! Advantages to being a homeowner include but are not limited to:

**BUILDING EQUITY:** As you pay off more and more of your home, your equity increases along with your home's value. That means you always have a source of emergency income should you need it in the form of equity loans or even selling your home outright. Instead of paying off your landlord's space, pay off your own.

**INCREASED SPACE AND PRIVACY:** No more sharing parking and hearing your neighbors through the walls! Owning a home will give you far more privacy and space to do what you want.

**RECEIVE TAX BENEFITS:** As a homeowner, you may be eligible to claim property taxes and mortgage interest on your yearly tax return.

**MAKE DECISIONS:** Owning a home gives you the power to make changes to home décor, paint colors, landscaping, and more without needing to ask your landlord first.

**PETS WELCOME:**  
Enjoy your furry friend without the extra fees.

NMLS#: 282701

Call **800.353.4449**  
for details



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[www.facebook.com/fcfcumi](http://www.facebook.com/fcfcumi)