

Winter 2017



# Frankfort

Community Federal Credit Union

## Adding services

+ keeping our great service

**This past year was certainly a busy year.** We added and expanded a number of services. In the spring, we transitioned from batch to real time in our Home Banking and our ATM/Debit programs. With Real Time Home Banking, you get a more accurate look at your balances. Real Time ATM/Debit allows deposits and purchases to hit your account instantly. This give you far better access to your money. We also began offering e-Statements.

**YEAR  
IN  
REVIEW**

**In the summer,** we added mobile apps for iPhone and Android. Using the app allows you to check your account, transfer funds, and make your FCFCU loan payments from the palm of your hands.

**Early October,** we said good bye to our old ATM as we replaced it with a more modern, updated machine. A couple months later, we added a new secure online loan application. This allows you to fill out and submit a loan application whenever it fits into your schedule.

We're not done there.

**As we enter the new year,** we will be adding EMV – Chip cards for our debit card program and Online Bill Pay.

**We have been working hard** to meet your banking needs by investing in products and services that make your life a little easier, while at the same time, keeping that same great service you've come to expect.



### 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

#### 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





## 'SLED' IN TODAY!

# New loans to meet your needs

When it comes to loans, we work hard to meet your financing needs. This winter, we have brought back our **Holiday Loan**, which allows qualified applicants to borrow up to \$1,500 at **4.99%** annual percentage rate for 12 months.

We have also added a new auto loan program. **Match Your Rate** allows you to refinance your current auto loan with us at the same rate and term that you currently have as low as **1.99%** annual percentage rate.

These offers are available for a limited time. To apply, go to [frankfortcu.org](http://frankfortcu.org). For more information, stop in or call and talk to Jeff or Dane.

## 57th Annual Meeting Scheduled

The 57th Annual Meeting of Frankfort Community Federal Credit Union will be held on March 21, 2017 at 6 p.m. at the credit union – 921 Forest Ave.,



Frankfort, MI. Please RSVP by phone (231.352.9392), e-mail ([info@frankfortcu.org](mailto:info@frankfortcu.org)), or with the tellers.

We look forward to seeing you there.

## Fee schedule and charges

EFFECTIVE 2/1/2015

**PLEASE NOTE: There have been no changes to our current fee structure.**

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
Loan Coupons.....	\$5.00
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
Stop Payment.....	\$15.00



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