

Winter 2017



# Frankfort

Community Federal Credit Union



## Visa Gift Cards now available

**They say, "Cash is King!"  
But nowadays, plastic is  
taking over.**

That is why we have recently started offering **Visa gift cards**, which can be used anywhere Visa is accepted. When you purchase a card, we will load it with your desired amount between \$10 and \$1,000 from your savings or checking account. Then after activation you are free to use it like a debit card.



**Gift cards can make great gifts for friends or family.** Or if you are looking to make your life easier, you can use it yourself to make in-store and online purchases, pay your bills over the phone or online, or pull cash out at the ATM.

These cards are also a great way to teach your kids to responsibly manage their money in a world that makes it so easy to overspend by swiping the plastic. Creating good spending habits at a young age can help ensure a prosperous fiscal future.

The cards, which are non-reloadable, are available for purchase in the teller area for \$4.00 per card. There's no fee for withdrawals from the nearly 30,000 CO-OP ATMs.

**GET YOURS TODAY**

### 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  
No. 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



# Real Mortgages for Real People

Our partner, Mortgage Center, offers a variety of mortgage options that other lenders cannot. These Credit Union Exclusive Programs have been



designed to bridge the gap in conventional loans, so that you can find the loan program that is best for you. Here are just a few of the exclusive programs available to you:

- **Home Renovation Loan:** allows borrowers the opportunity to renovate their home or refinance for improvements.
- **Student Debt Relief:** offers an opportunity for members with student loan debt to qualify for a mortgage.
- **Family Helper Loan:** designed for members who are assisting a family member purchase a primary residence.
- **Condominium Loan:** The right choice for community living.
- **Right Choice Home Loan:** If you have less than perfect credit we can work with you.
- **Golden Jumbo:** If your mortgage will exceed conventional loan limits.

Mortgage Center also offers members traditional loans including fixed-rates, adjustable rates (ARM), FHA financing, and much more. Call **800.353.4449** to speak with a Mortgage Center loan expert to start your no-cost prequalification today.

## Fee Schedule *Effective DATE, 2018*

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

NMLS#: 282701



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