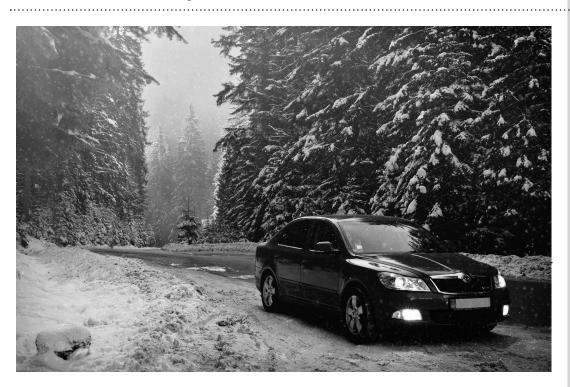
Winter 2019

Frankfort

Community Federal Credit Union





NEW YEAR NEW CAR (or snowmobile, boat, ATV, trailer, etc.)

Whether you're hitting the road or hitting the trails in 2019, we've got you covered with a great fixed-rate loan from FCFCU!

Rates as low as:

2.99% APR 12 mos.

3.25% APR 24 mos.

3.50% APR 36 mos.

3.75% APR 48 mos.

4.00% APR 60 mos.





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

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

2019 Holiday Closings:

Jan. 21 - Martin Luther King Day

Feb. 18 - Presidents Day

May 27 - Memorial Day

July 4 - Independence Day

Sept. 2 - Labor Day

Oct. 14 - Columbus Day

Nov. 11 - Veterans Day

Nov. 28 – Thanksgiving Day

Dec. 24 - Christmas Eve

(Close at noon)

Dec. 25 - Christmas Day Dec. 31 - New Year's Eve

(Close at noon)

Jan 1, 2020 - New Year's Day





Titled vehicles such as Autos, RVs, Boats, Snowmobiles, ATVs, Trailers, etc.



Phone: **231-352-9392** Fax: **231-352-9344**

E-mail: info@frankfortcu.org

www.frankfortcu.org

SHARE CERTIFICATES

Watch your Money Grow!

We are now offering Share Certificates, which are the credit union version as a CD. And we just upped our rates.

You can earn up to **1.50% APY*** on a 6-month certificate and **2.75% APY*** on a 12-month.

This is a great way to get a little more back on your money. Dividends are paid monthly directly into your savings account.

*Annual Percentage Yield

We're here for your borrowing needs!

- New & Used Auto Loans
- Snowmobile/ATV/Boat Loans
- Revolving Line of Credit
- Signature Loan
- Overdraft Line of Credit
- Secured Loans
- Share Secured Loans



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,** our mobile app, FCFCU Mobile Banking, or in person.

Fee Schedule Effective January 1, 2019 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 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 Money Orders......\$2.00 Negative Balance Fee.....\$5.00/day NSF - ACH/EFT/ATM/POS/BP\$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



"Like" us on Facebook.
www.facebook.com/fcfcumi