



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.



APPLY TODAY!



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

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



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
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/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



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