



Winter 2020

# Frankfort

Community Federal Credit Union



# Now serving up dividends!

Over the last year or so, we've revamped how we do dividends. While do so, **we brought back our Share Certificate (CD) program.** Then expanded it to offer a variety of different terms and allow you to choose how you receive your dividends.



We also changed our **Super Saver accounts** to lower the minimum balance to \$5,000.00. Then we created a three-tier system, which gives you a higher yield for amounts over \$25,000.00 and \$75,000.00.

**Finally, we started offering dividends on checking accounts** with an average daily balance of \$500.00 or more with no strings attached. This allows you to earn money by continuing to conduct your usual business. If you don't have a checking account, stop in and pick up an application. **With our checking accounts, you get a Visa debit card** that can be used all over the world and fee free withdraws at over 30,000 participating ATMs. We also offer \$500 overdraft line of credit to qualified members.

## CD

# SPECIALS

6 Months.....	0.75%*
15 Months .....	1.50%*
18 Months .....	2.00%*
30 Months.....	2.25%*

\*Annual Percentage Yield

### 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

#### 2020 Holiday Closings:

- Jan. 20 – Martin Luther King Day
- Feb. 17 – Presidents Day
- May 25 – Memorial Day
- July 4 – Independence Day
- Sept. 7 – Labor Day
- Oct. 12 – Columbus Day
- Nov. 11 – Veterans Day
- Nov. 26 – Thanksgiving Day
- Dec. 24 – Christmas Eve  
(Close at noon)
- Dec. 25 – Christmas Day
- Dec. 31 – New Year's Eve  
(Close at noon)
- Jan 1, 2021 – New Year's Day





**APPLY TODAY!**

# Get your FCFCU Credit Card!

Last year, we teamed up with our friends at LSC to offer credit cards through their myCUCard program.

These FCFCU branded cards have **no annual fees**.

With competitive rates, myCUCard offer 24/7 Fraud Protection and allows you to earn ScoreCard® Rewards. They also have an easy-to-use website for you to check your balance, initiate fee free balance transfers, and shop their rewards store.



▶ **Go to [myCUCard.com](http://myCUCard.com) to learn more and to apply. We also have paper applications at the credit union.**

## Fee Schedule *Effective January 1, 2020*

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



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