Money ADVISOR

FLINT AREA SCHOOL EMPLOYEES CREDIT UNION®

January 2013

A New Car for the New Year

Financing as Low as 1.99% APR!* Plus No Payments for 90 Days!

Start 2013 in a new (or new to you) vehicle! With rock-bottom interest rates at Flint Area School Employees Credit Union, we can help with monthly payments that fit your budget and NO PAYMENTS for 90 days!

Enjoy the Added Convenience of One-Stop Shopping

Shop at one of the dealerships that we have partnered with to offer you the convenience of purchasing a vehicle and receiving low interest rate credit union financing in one trip. Simply tell your salesperson you want to finance your purchase at Flint Area School ECU. The loan documentation will be completed at the dealership, eliminating an extra trip to the credit union. View or print a list of participating dealers at **www.fasecu.org**.

Refinance and Enjoy Lower Payments**

If you have an automobile financed with another lender, what better way to start the New Year than with a lower interest rate or payment? Let us assist you by:

- Calculating a no obligation loan analysis,
- Contacting your current lenders for payoff information, and
- Having your loan documentation complete and ready for your signature at the time and credit union office convenient for you!

Take the First Step

Apply online at **www.fasecu.org**, call a Loan Representative at **(810) 720-8300, (810) 664-5351 or (800) 369-2786** or visit a credit union office.

*APR = Annual Percentage Rate. Rate is effective as of January 1, 2013. 1.99% APR applies to loans secured by a vehicle of a model year 2008 or newer. Maximum term of loan depends on model year of vehicle. Rates are subject to change prior to your application being received without notice. Rate is based on credit history; rate shown is offered to members with good credit. Members with less satisfactory credit may qualify for a loan at a higher interest rate. NO down payment required for approved and qualified borrowers.
**Loans currently held by Flint Area School Employees Credit Union may not be refinanced under this offer.

Welcome Lapeer County School Employees Credit Union Members!

We are pleased to welcome, as members of Flint Area School Employees Credit Union, over 1,700 members of Lapeer County School Employees Credit Union. In October, the members of Lapeer County School ECU voted to combine operations with Flint Area School ECU effective January 1, 2013. We are excited to serve educational employees and their families in Lapeer County and provide an additional office to serve our members at:

168 N. Saginaw Street, Lapeer, MI 48446

Dorothy Jackson Retires after 27 Years of Service

Thoughtful, Hardworking and Humorous are only a few of the words to describe Dorothy Jackson. For the past 27 years, Dorothy provided our members with excellent service.

Dorothy joined the staff of the credit union on May 20, 1985 working in the collection department. Prior to being hired, she worked mainly as a collector for several different financial institutions. In addition to working in our collection department she assisted with VISA credit cards and payroll deductions. Then she trained and performed member services duties and audited loans. For the last several years, Dorothy was our Home Equity and Mortgage Loan Specialist. Chances are, if you inquired about a home equity or mortgage loan you spoke with Dorothy. She took great pride in her job and made sure each member received excellent service whenever she assisted them with a loan application, question or loan closing. Many members depended on Dorothy for help with their accounts and requested appointments for her to handle their loan requests.

Dorothy plans to spend many hours traveling and visiting her family during retirement. Her children, grandchildren and great-grandchildren live out of state. While planning her visits, she said "I will no longer be in a hurry to come back home and I will not have to try to divide my vacation time equally between children." As she settles into retirement with her husband Jim, she plans to plant a garden in the spring, start using her Kindle and may get her golf clubs or bowling ball out of the basement. She said she is "good at relaxing and doing nothing!"

Everyone associated with the credit union thanks Dorothy for her years of dedicated service and wishes her a happy, healthy and long retirement.

Bob and Elizabeth Exelby Retire from Lapeer County School Employees Credit Union

Since 1969, Bob and Elizabeth have been working together serving the members of Lapeer County School Employees Credit Union. During that time, the credit union grew from $100,000.00 in assets to over $26,000,000.00 in assets as members found it to be a great place to save and borrow and enjoyed the friendly and personal service they provided. As they retire, the members of Lapeer County School Employees Credit union are combining operations with Flint Area School Employees Credit Union.

Bob became Treasurer of the credit union in 1969 while teaching at Lapeer Community Schools where he taught Mathematics and Computer Science for 30 years. When he retired from teaching in 1999 he began working full time at the credit union.

Elizabeth began working as Office Manager in 1969. She managed the credit union for 43 of its 51 years in existence. Prior to working at the credit union she worked in a number of different positions for various businesses in the Coldwater area.

Bob and Elizabeth's plans for retirement include relaxing, traveling and spending more time with their family and friends. They are especially looking forward to spending more time with their grandchildren. As they look back on their careers, when asked what they will remember most they said "The members we were able to serve and the friendships made along the way."

The members will remember Bob and Elizabeth for their dedication and sound financial advice. With their guidance members have accumulated savings, obtained loans for vehicles, vacations and education expenses and built solid financial futures for their families.

Everyone associated with the credit union wishes Bob and Elizabeth a long, happy and healthy retirement.

A Great Value in a Credit Card

Flint Area School Employees CU VISA® Credit Card

Your credit union offers a low fixed interest rate VISA credit card for all of your purchasing needs! Many financial institutions have switched their credit card program from a fixed interest rate to a variable rate. Variable interest rate credit cards typically offer a "teaser" interest rate or incentive to obtain your business, with the intent to raise the interest rate once you are using the credit card. Usually any fees or stipulations associated with the initial incentive are buried in fine print and the program can be altered or ended at any time. At Flint Area School ECU, we offer:

- No fine print or confusing teaser offers – a competitive, low fixed interest rate.
- Low minimum monthly payments.
- No fee for cash advances.
- Payments can be made in person at any credit union office, online with A+COMPUTE®, over the telephone with A+CALL® or by mail.
- Use your credit card and PIN (Personal Identification Number) worldwide at any ATM that displays the VISA® logo to obtain cash.

Transfer Balances and Save

Consolidate the balances of several high interest rate credit cards into a lower interest rate credit union VISA credit card. By transferring you balance(s) from other credit cards, you can save money, have one low monthly payment, and a low interest rate!

Apply Today!

To apply for a Flint Area School ECU VISA® Credit Card, or request an increase of your credit line:

ONLINE: **www.fasecu.org**

CALL: **(810) 720-8300 or (810) 664-5351**

VISIT: Stop by any credit union office

The Way to Pay in 2013

A+CHECK® VISA® Debit Card

No matter where you are headed in 2013, be sure to bring along your Flint Area School Employees Credit Union A+CHECK® VISA® debit card. Use it in place of cash or a check at gas stations, for groceries, at the coffee shop – nearly anywhere! Simply swipe your card and enter your PIN (Personal Identification Number), or the merchant can process the transaction like a credit card and have you sign for it. All transactions are deducted from your share draft checking account and are detailed on your monthly account statement.

Worldwide Acceptability

Your A+CHECK® VISA® debit card is accepted at any retailer that displays the VISA® logo and there are no interest charges when you use your debit card.

Use it at ATMs

Your A+CHECK® debit card also functions as an ATM card. It is accepted at thousands of ATMs and merchants worldwide- anywhere a VISA® , NYCE®, Plus®, or CO-OP Network® logo is displayed.

Apply Today

Stop by any Flint Area School Employees Credit Union branch office, or call **(810) 720-8300** or **(810) 664-5351** to apply for your A+CHECK® VISA® debit card.

Annual Meeting

Flint Area School Employees Credit Union's Annual Meeting will be on Wednesday, April 17, 2013 at 5:00 p.m. in the lower level of the main office located at 4411 Calkins Road. Elections will take place from 9:30 a.m. to 5:00 p.m. to fill two positions on the board of directors. No election will be held if there is only one nominee for each vacancy. The nominating committee will select one member for each of the open positions. Nominations may be made by petition, signed by at least 60 members eligible to vote.

Petitions are available at the main office and must be returned to the General Manager by Monday, March 18, 2013. Petitions approved by the board of directors must be used. All nominees must meet the eligibility requirements set forth in the credit union's policies.

Avoid Last Minute Stress

2 Ways to Make Tax Time Easier

File Electronically – By filing your return electronically, you'll ensure that your information is received quickly and accurately. With this method, your refund will be directly deposited into your account in as little as 7-12 days.

Choose Direct Deposit – By having your tax refund directly deposited to your Flint Area School Employees Credit Union Account, you will substantially shorten the wait, and there is no worry about your refund check being stolen from your mail box. Whether you mail your tax return or file it electronically, simply provide the Routing and Transit Number for Flint Area School ECU of 2724-7999-3 and your account number on your tax return form.

Reminder

For members renting safe deposit boxes, the annual rental fees will be deducted from the regular share savings accounts on January 15, 2013.

Special Office Hours

- **In-Service Day – All Offices Closed**
  Monday, January 21, 2013
- **Good Friday**
  Friday, March 29, 2013
  - All Offices will be open 9:30 a.m. – 12:30 p.m.
- **All Offices Closed**
  Saturday, March 30, 2013

Mailing Address

P.O. Box 320830
Flint, Michigan 48532-0015

Toll Free Telephone	(800) 369-2786
Flint Local Telephone	(810) 720-8300
Lapeer Local Telephone	(810) 664-5351
Fax	(810) 720-8301
TTY	(810) 720-8309
A+CALL®	(810) 732-1980
A+CALL®	(800) 469-0079
Website:	www.fasecu.org

Main Office

4411 Calkins Rd. • Flint
Hours
Labor Day - June
Mon–Fri: 9:30 a.m.–5:30 p.m.
Sat: 9:30 a.m.–12:30 p.m.
July - Labor Day
Mon–Fri: 9:30 a.m.–5:30 p.m.

Branch Offices

1005 University Ave. • Flint
Hours
Labor Day - June
Mon–Fri: 9:30 a.m.–5:00 p.m.
July - Labor Day
Mon–Fri: 9:30 a.m.–5:00 p.m.

5399 E. Court St. N. • Burton
Hours
Labor Day - June
Mon–Thur:
11:30 a.m.–6:00 p.m.
Fri: 10:00 a.m.–6:00 p.m.
Sat: 9:30 a.m.–12:30 p.m.
July - Labor Day
Mon–Thur:
11:30 a.m.–6:00 p.m.
Fri: 10:00 a.m.–6:00 p.m.

3400 Regency Park Dr. • Grand Blanc
Hours
Labor Day - June
Mon–Fri: 9:30 a.m.–5:30 p.m.
Sat: 9:30 a.m.–12:30 p.m.
July - Labor Day
Mon–Fri: 9:30 a.m.–5:30 p.m.

168 N. Saginaw St. • Lapeer
Hours
Labor Day - June
Mon–Thur: 9:00 a.m.–5:00 p.m.
Fri: 9:00 a.m.–6:00 p.m.
July - Labor Day
Mon–Fri: 9:00 a.m.–5:00 p.m.

Federally Insured by NCUA

EQUAL HOUSING LENDER