



ADVISOR

April 2013



In Remembrance

James "Jim" Bracy was an official of the credit union for eleven years, serving as a member of the Board of Directors. His passing on January 22, 2013 saddened everyone at the credit union. Through his leadership, he played an integral role in the growth of the credit union. During Mr. Bracy's service, the credit union grew from a \$207,000,000 financial institution with three offices to a \$364,000,000 institution with four offices across Genesee County and one office in Lapeer County.

Mr. Bracy was employed by the Flint Community School District first as a Community School Director at Dewey and Selby Elementary, then as Assistant Principal of Pierce Elementary School and for the last 25 years of his career as Principal of Coolidge Elementary School until he retired in 2010. Mr. Bracy was a lifelong supporter of the Flint Olympian and CANUSA Games. His involvement began in 1957 as a fifth grader, and he continued to participate in fifty-six years of the games. He was a member of the Greater Flint Olympian and CANUSA Association and served on the selection committee for the Greater Flint Area Sports Hall of Fame.

He was known throughout the Flint community by many people and will be remembered as an outstanding educator who always put children first.

Jim was a pleasure to work with as he was smart, caring, and dedicated. He was always prepared and willing to give good, sound advice. He truly cared about people and worked hard to insure the success of the credit union. We are grateful for the many contributions Mr. Bracy made to the credit union and are fortunate to have had the opportunity to work with him as a member of the credit union family. Jim will be missed by everyone associated with the credit union.

Be Part of a Miracle

Children's Miracle Network Hospitals

Flint Area School Employees Credit Union is helping to raise funds for sick and injured children in our area. Enclosed with your monthly statement is a donation envelope for the Children's Miracle





Network Hospitals. 100% of your generous tax-deductible gift will be donated to our local Children's Miracle Network Hospital, Hurley Medical Center. Thank you for your support!

About Children's Miracle Network Hospitals

Children's Miracle Network Hospitals is a non-profit organization dedicated to saving and improving the lives of children by raising funds for children's hospitals across North America. Each year the 170 Children's Miracle Network Hospitals provide the finest medical care, life-saving research and preventative education to help millions of kids overcome diseases and injuries of every kind, regardless of their family's ability to pay.

FACTS

WHAT DOES FLINT AREA SCHOOL EMPLOYEES CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?

Why?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security Number and income
- credit history and payment history
- · account balances and transaction history

How?

All financial companies need to share members' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their members' personal information; the reasons Flint Area School Employees Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Flint Area School Employees Credit Union Share?	Can you limit this sharing?
For our everyday business purposes - such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	YES	NO
For our marketing purposes - to offer our products and services to you	YES	NO
For joint marketing with other financial companies	YES	YES
For our affiliates' everyday business purposes - information about your transactions and experiences	NO	We do not share
For our affiliates' everyday business purposes - information about your creditworthiness	NO	We do not share
For nonaffiliates to market to you	NO	We do not share

To limit our sharing

- Call 1-800-369-2786 (toll free) or 1-810-720-8300
- Send us an E-mail at: memberservices@fasecu.org

Please Note:

If you are a *new member* we can begin sharing your information 30 days from the date we sent this notice. When you are no longer *our member*, we continue to share your information as described in this notice.

However, you can contact us at any time to limit our sharing.

Questions?

Call 1-800-369-2786

What we do		
How does Flint Area School Employees Credit Union protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.	
How does Flint Area School Employees Credit Union collect my personal information?	We collect your personal information, for example, when you: open an account or deposit money pay your bills or apply for a loan use your credit card or debit card We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.	
Why can't I limit all sharing?	Federal law gives you the right to limit only: sharing for affiliates' everyday business purposes - information about your creditworthiness affiliates from using your information to market to you sharing for nonaffiliates to market to you State laws and individual companies may give you additional rights to limit sharing.	
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account	

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies.
	Flint Area School Employees Credit Union has no affiliates.
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies.
	 Flint Area School Employees Credit Union does not share with nonaffiliates so they can market to you.
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you.
	Our joint marketing partners include insurance companies.

Save Paper and Clutter

with e-Statements

e-Statements are FREE and provide a quicker and more secure way to receive your monthly statements and reduce paper clutter. Simply enroll for e-Statements through A+COMPUTE® online banking. Once enrolled, you will receive an e-mail notice each month when your statement is ready to view. Then you can log into A+COMPUTE® to review, download or print your statement.

Please Note

Offices are Closed on:

- Memorial Day
 Monday, May 27, 2013
- Independence Day
 Thursday, July 4, 2013

Move Over to the Fast Lane

Quick and Easy Auto Financing at Flint Area School ECU

Financing your next vehicle at Flint Area School Employees Credit Union is like driving in the fast lane. Whether you have your eye on a new (or new to you) car, truck, van or SUV we can put you in the driver's seat quickly with low monthly payments. Choose from these convenient options.

Finance through your Credit Union at the Dealership

Enjoy one-stop shopping by visiting one of the dealerships that has partnered with Flint Area School ECU. Simply let your salesperson know you want to finance at Flint Area School ECU. You can complete your loan documentation at the dealership, eliminating an extra trip to the credit union. A complete list of participating dealers is available at www.fasecu.org, or stop by any office.

Apply for a Pre-Approved Auto Loan

Would you like to buy a vehicle from a private party seller or shop around? By getting your auto loan pre-approved at Flint Area School ECU before you go shopping, you will have the negotiating power of a "cash" buyer.

Refinance and Save

It is never too late to finance your vehicle purchase at Flint Area School ECU. If you have already financed your vehicle at another financial institution, give our loan department a call for a no-obligation loan analysis. With interest rates this low, you may be able to substantially lower your monthly payments.

*Loans currently held by Flint Area School Employees Credit Union may not be refinanced under this offer. APR=Annual Percentage Rate. Rate is effective as of April 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.



Apply Today!

Call a Loan
Representative at
(800) 369-2786,
(810) 720-8300 or
(810) 664-5351,
apply online at
www.fasecu.org
or visit a credit union
office. Because
interest rates are low,
you may be able to
substantially lower
your monthly
payments.



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

(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 <u>p.m.</u>

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

<u>Mon-Fri: 9:30 a.m.</u>-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

