

# CALCITE CREDIT UNION

PRESERVING YOUR FINANCIAL FUTURE

## WHY TURN TO CALCITE CREDIT UNION?

**C**alcite Credit Union is a member oriented, non-profit financial institution. All profits benefit members by lower loan rates, lower fees and higher rates on savings accounts, IRAs, and certificates of deposit. Two locations are available to better serve you. CCU is part of X-tend Shared Branching. This system allows you to perform transactions at numerous credit unions statewide and nationwide **free of charge**. We pride ourselves on our friendly service and that we wholeheartedly follow our mission statement "To provide members caring, truthful service, along with affordable financial products." Calcite Credit Union is your total one-stop financial institution!!

## AAA MEMBERSHIPS ARE AVAILABLE HERE!!

**C**alcite Credit Union is excited to announce that AAA Memberships are now available for purchase at both our Rogers City and Posen offices. AAA is famous for its maps and roadside assistance, but offers so much more than that. AAA Membership includes:

- ⇒ 24-hour roadside assistance
- ⇒ Road service benefits that protect YOU
- ⇒ Free maps, TourBook guides and TripTik routings
- ⇒ *Show Your Card and Save* discounts of up to 20% or more on hotels, restaurants, theme parks, prescriptions, eyeglasses, auto repairs and more
- ⇒ Annual Subscription to AAA Living magazine
- ⇒ And more!

For more information feel free to give Jan a call in Posen or Dorothy, JT or Diane in Rogers City!

WE'RE ON THE WEB  
[WWW.CALCITECU.COM](http://WWW.CALCITECU.COM)

## MEMBERS

### REMEMBER:

Credit Unions, banks and firms you do business with are not in the practice of e-mailing you requests for Social Security numbers, account information, and passwords. That is because they already know them. If you are receiving such e-mails, **DO NOT RESPOND**. Most likely this is someone trying to scam YOU out of your account information. Remember, do not give out your account information unless you have initiated the contact and it can be confirmed that you are dealing with a **LEGITIMATE** company!!



Your savings federally insured to at least \$100,000 and backed by the full faith and credit of the United States Government

# NCUA

National Credit Union Administration, a U.S. Government Agency

## PRESERVING YOUR FINANCIAL FUTURE

**IN TWO LOCATIONS TO BETTER SERVE YOU:**

**ROGERS CITY: 478 N THIRD ST  
PH: 989-734-4130  
FAX: 989-734-3422**  
**POSEN: 10514 N MICHIGAN AVE  
PH: 989-766-8111  
FAX: 989-766-2652**

**TOLL FREE: 1-877-CALCITE**

### CURRENT RATES

Effective as of June 01, 2007

(Rates are subject to change)

**Regular Savings .....\*APY 1.25%**

**Special Savings**

**\$0-\$14999.....\*APY 1.25%**

**\$15,000 +.....\*APY 1.54%**

**IRA (Liquid) .....\*APY 4.06%**

**\*Annual Percentage Yield**

**Mortgage Rates**

**5 yr. Balloon.....6.50%**

**15 yr. Fixed.....7.25%**

**Home Equity .....4.99%**

**New Vehicles as low as .....5.25%**

**Used Vehicles as low as .....6.25%**

**RV Rates New as low as.....6.25%**

**Used as low as .....7.25%**

**VISA**

**Platinum.....9.50%**

**Classic.....11.00%**

All loan rates quoted are simple interest stated as an Annual Percentage Rate (APR).

## SCHOOL NEWS

**CONGRATULATIONS CLASS OF 2007!!**

The 2007 \$1000.00 Calcite Credit Union Scholarship recipients were Heather Szumila and Jennifer Ciarkowski. Heather is a graduate of Rogers City High School and the niece of Richard and Lori Hanson. Heather will be attending Alpena Community College in the fall with plans of continuing her education at Grand Valley State University. While Heather is still undecided on her major, she has given thought to pursuing a degree in elementary education. Jennifer is a graduate of Posen High School and daughter of David and Grace Ciarkowski. In the fall she will be attending Ferris State University and working toward a degree in dental hygiene. Congratulations to both recipients and to the entire class of 2007. Calcite Credit Union wishes you all the best!

The Calcite Credit Union Huron Branch was a success this year. The Huron Branch was staffed by RCHS students Lauren Muszynski and Danielle Roeske. Thank you to both girls for taking time out of your busy schedules to volunteer to work at the branch! Also thanks to all who supported this endeavor this year. We look forward to working with all of you again during the new school year.



**POSEN VIKING CHECKS ARE NOW AVAILABLE!! FOR EVERY BOX PURCHASED, \$2.00 IS DONATED TO THE POSEN SCHOOL SYSTEM. SUPPORT YOUR SCHOOL AND SHOW YOUR VIKING SPIRIT!! RC HURON CHECKS ARE ALSO AVAILABLE. ASK YOUR TELLER FOR DETAILS!**

