

CALCITE CREDIT UNION

2007-FIRST QUARTER

ROGERS CITY BRANCH



Members Beware!! Counterfeit Check Scams Abound

In the last few months, alert tellers have caught several thousands of dollars worth of counterfeit checks, saving both you, the member, and the credit union. Remember, if it takes a while to verify your checks validity, we are doing this to help serve you!! Listed below are some helpful tips to help protect yourself.

- **Don't assume any checks you've deposited are in your account until the bank decrees that "funds have been collected." Being told "funds are available" or the check has "cleared" is not good enough. Some checks can take weeks to come back as fraudulent.
- **Throw away any check claiming to be winnings from a lottery or sweepstakes in which your asked to pay "processing" or "handling fees." This is a very common check scam to be on the look out for!
- **Don't deposit a check that exceeds the price of an item you sell online. For example, you may sell an item online for \$500 but receive a check for \$3000 and are asked to wire back the difference. In a situation like this, assume the check is bogus and you will lose money.
- **Don't respond to phone numbers listed in a letter explaining the reason for an unsolicited check. Scammers often avoid capture by using cell phones or toll-free numbers for only 30 days and then discarding them. If you respond to this number, it gives the scammers the opportunity to gain personal information on you.
- **Be careful of cashier's and government checks, especially if you are not expecting to receive them, or normally have direct deposit. Forgeries of these types of checks are some of the most common.

VISIT US ON THE WEB AT

WWW.CALCITECU.COM

TWO LOCATIONS TO SERVE YOU BETTER

478 N THIRD STREET ROGERS CITY MI 49779

PH. 989-734-4130 FAX. 989-734-3422

10514 N. MICHIGAN AVE. POSEN MI 49776

PH. 989-766-8111 FAX. 989-766-2652

TOLL FREE AT 1-877-CALCITE

**OUR OFFICES WILL BE CLOSED:
MAY 28TH- MEMORIAL DAY
JULY 4TH- INDEPENDENCE DAY**



RELAY FOR LIFE

JUNE 16TH AND 17TH

**COME HELP THE CALCITE CREDIT
UNION IN SUPPORTING THE FIGHT
AGAINST CANCER!!**

**Calcite Credit Union
Annual Meeting
April 28, 2007
Rogers City High School Gym
Doors open at 6 pm
Meeting starts at 7 pm**

POSEN BRANCH



Have you ever wondered what your balance on your credit card was, or where you had used it last? Well now you can easily find out with the simple click of a mouse. On our website there is a logo for [eZCardInfo](http://eZCardInfo.com). Clicking on this link takes you to a site where you can access this information, pay your bill and even pay other bills. Its totally free, secure, and convenient. Sign up today!



Calcite Credit Union Huron Branch



On October 24, 2006 the Calcite Credit Union celebrated the opening of its first student run credit union branch. Known as the Huron Branch, the establishment finds its home in the commons area of the Rogers City High School. The branch is run by two high school volunteers, Danielle Roeske and Lauren Muszynski, and is supervised by Financial Literacy Coordinator Kourtney Bade. These students were chosen from Sherry Bisson's Business Economics class. Both

girls trained at the Calcite Credit Union (Rogers City Branch) as tellers. The branch is open to staff and students Tuesday's and Thursday's from 12 pm to 12:30 pm. The purpose of the branch is to stress the importance of saving money for the future, helping students become more financially literate, and providing convenient financial services to all students and staff members. Thank you to all who were involved in the process of making it a success!! We look forward to the future!

CURRENT RATES

Effective as of February 28, 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 3.55%

*Annual Percentage Yield

Mortgage Rates

5 yr. Balloon.....6.50%

15 yr. Fixed.....7.25%

Home EquityPrime

New Vehicles as low as5.50%

Used Vehicles as low as6.50%

RV Rates New as low as.....6.50%

Used as low as7.50%

VISA

Platinum.....9.50%

Classic.....11.00%

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

ROGERS CITY HURONS CHECKS ARE NOW AVAILABLE!! FOR EVERY BOX PURCHASED, A DONATION IS MADE TO THE RCAS SYSTEM. SUPPORT YOUR SCHOOL AND SHOW YOUR HURON SPIRIT!! ASK YOUR TELLER FOR MORE DETAILS!



**You're Worth More
At Your Credit Union.**

