

# Calcite Credit Union

## Points of Interest:

- Calcite Credit Union will be closed on:  
November 12- Veterans Day  
November 22- Thanksgiving Day  
December 24- Christmas Eve  
December 25- Christmas Day  
January 1- New Years Day
- Calcite Credit Union will close at 3pm on December 31.
- Remember, mail slows down during the holiday season. Remember to order your checks accordingly.
- When you obtain a loan, you agree to make your payments on time. If you are delinquent on any of your payments and there is money in your account or an account you are joint on, we do have the right to take out money and apply it to the delinquency without notice.
- Christmas club accounts will be deposited into your savings/checking accounts on November 1st. Sign up for a Christmas club account for the next holiday season.

## 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 September 1, 2007

(Rates are subject to change)

Regular Savings .....\*APY 1.26%

Special Savings

\$0-\$14999...\*APY 1.26%

\$15,000 +....\*APY 1.51%

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 .....4.99%

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

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

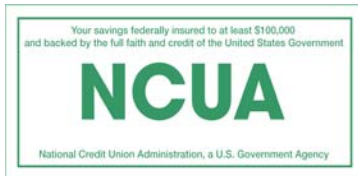
Used as low as .....7.25%

VISA

Platinum.....9.50%

Classic.....11.00%

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



**WE'RE ON THE WEB**  
**WWW.CALCITECU.COM**

# How To: Save Your Money

People save money for three main reasons: for emergencies, for irregular or seasonal expenses and for goals, including a financially secure future. However, there are countless strategies for saving.

1. **Focus on reaching a goal.** Motivate yourself by keeping your reasons for saving always in the front of your mind. It helps to keep your goal literally in sight.
2. **Use the “Pizza Principle.”** Break down your goals into “bite-sized” pieces. In other words, the easiest way of saving a large amount of money is to deposit small sums regularly into a savings account where it can grow.
3. **Motivate yourself.** Make a “thermometer” chart and put it in a prominent place. When you save money towards your goal, color in a proportionate segment on the thermometer and watch your money grow.
4. **Pay yourself first.** This the best way to save your money. Aim to set aside 10% of your paycheck before you spend it on anything else. Have your money direct deposited into your savings account! Also check out our Christmas Club and Vacation Club accounts. A Christmas Club account allows you to make regular deposits in an account, with the funds being deposited into your savings/checking account November 1 of each year. With a Vacation Club account, funds are available whenever you go on a vacation.
5. **Comparison shop before you buy.** Compare similar items, their prices and their quantity to make sure you are getting the most for your money.
6. **Examine your spending habits.** Do you impulse buy? Is your spending influenced by advertising, emotions or values? Keep track of every expenditure you make for a week, planned or unplanned and then examine this record. Do you see areas where changes can be made. For example: a bottle of pop costs \$1.50. A pop a day for a year costs you \$547.50. Is there somewhere else your money is better spent?
7. **Begin today and save regularly.** “A journey of a thousand miles begins with a single step.” How does that tie in with saving? The down payment for your new car begins with the first deposit. The sooner you start to save for a goal, the sooner you will reach the goals you have set for yourself!!
8. **Deposit your savings in a savings account at your financial institution.** At Calcite Credit Union, your money is safe, earning interest and insured to at least \$100,000.00.

Calcite Credit Union cares about its members and their financial future. Encouraging saving is one way of showing our interest in a safe, secure and monetarily responsible future for all. If you have any questions on what type of saving is the best for you, stop in. We’d love to help you out!