

CALCITE CREDIT UNION

www.calcitecu.com - - - - - 1-877-CALCITE



ONLINE BANKING

Have you tried the Calcite Credit Union banking online? If you haven't gotten on board you are missing out on some convenient, time saving and easy ways to access your funds with the credit union. Banking online is free and easy!

You can transfer money between your accounts, see pending transactions to your account, and sign up to use bill pay.

To begin, call your local branch office and ask to be set up for online banking. One of our helpful team members will help you get started.

You could begin using online banking TODAY!

Calcite Credit Union will be closed on:

Nov. 11th
Veteran's Day

Nov. 26th
Thanksgiving Day

Dec. 24th
Christmas Eve

Dec. 25th
Christmas

Jan. 1st
New Years Day

Score Card Rewards

We are now offering reward points for using your debit card. You will earn 1 point for every \$3.00 you spend. To get these points you must have an open checking account with an active debit card. Each time you use your debit card and select credit (signed transaction) you will earn your points. Stop in to one of our three locations and ask how you can begin earning points.

Score card rewards can also be combined! If you have our Calcite Credit Union Visa you can combine your points from both cards and reward yourself with some great gifts. Log on to www.scorecardrewards.com to get a complete list of items.

CONGRATULATIONS

Scholarship
Winners:

JUSTIN
IDALSKI
&
NICOLE
PUROL

!!! FRAUD ALERT !!!

If you can answer "YES" to any of the following questions, you could be involved in FRAUD or you are about to be SCAMMED!

- Is the CHECK from an item you sold on the internet?
- Is the amount of the CHECK more than the item's selling price?
- Did you receive the CHECK via an overnight delivery service?
- Is the CHECK connected to communicating with someone by email?
- Have you been informed that you were the winner of a LOTTERY, such as Canadian, Australian, El Gordo, El Mundo, that you did not enter?
- Have you been instructed to wire, send, or ship money as soon as possible to a large U.S. city or another country?
- Have you been asked to pay money to receive a deposit from another country?
- Are you receiving PAY or a commission for facilitating money transfers through your account?
- Did you respond to an email requesting you confirm, update, or provide your account number?

TELL BRANCH PERSONNEL IMMEDIATELY!!!

Community Involvement

Calcite Credit Union has been involved in many community events in the past few months. We would like to thank all of our members for participating and supporting Calcite Credit Union and our communities.



Refer A Friend Drawing

On December 31, 2009 we will be drawing a grand prize winner for our \$500.00 GRAND PRIZE to the Solace Spa at Boyne Mountain. To make sure your name is in that drawing, have a friend open a new account. Both of you will get your name in for our monthly drawing and you will automatically be entered into the GRAND PRIZE drawing. You have nothing to lose!

Fall into savings with Calcite

VEHICLE LOANS AS LOW AS... 4.0 %

**STOP INTO THE ROGERS CITY BRANCH AND
SPEAK WITH DOROTHY, JT, OR CORY.**

989-734-4130

IN CHEBOYGAN, STOP IN AND SPEAK WITH MIKI.

231-597-9660

**CALCITE CREDIT UNION IS WORKING HARD TO
HELP YOU SAVE.**



WITHHOLDING NOTICE

Payments from your IRA are subject to federal income tax withholding, unless you elect no withholding.

You may change your withholding election at any time prior to your receipt of a payment. To change your withholding election, complete the appropriate form provided by your credit union.

Withholding from IRA payments, when combined with other withholdings, MAY relieve you from payment of estimated income taxes. However, your withholding election does not affect the amount of income tax you pay.

You may incur penalties under the estimated tax rules if your withholding and estimated tax payments are insufficient.

For any further question, please feel free to contact our Rogers City office at 989-734-4130.

ROGERS CITY - 478 N. Third St, Rogers City, MI 49779
989-734-4130 Toll Free 877-CALCITE

POSEN - 10514 N. Michigan Ave, Posen, MI 49776
989-766-8111

CHEBOYGAN - 1005 S. Main St, Cheboygan, MI 49721
231-597-9660

www.calcitecu.com



CURRENT RATES

Effective as of September 30, 2009
(Rates are subject to change)

Checking.....	*APY 0.25%
Regular Savings	*APY 0.75%
Special Savings \$0-\$14999.....	*APY 0.75%
\$15,000 +.....	*APY 1.26%
IRA (Liquid)	*APY 3.29%
*Annual Percentage Yield	

Mortgage Rates

Call 1-877-CALCITE for daily rate information
Home EquityPrime + 1%

New Vehicles as low as	4.00%
Used Vehicles as low as	5.00%
RV Rates New as low as	6.50%
Used as low as	7.50%

VISA

Platinum.....	9.50%
Classic.....	11.00%

All loan rates quoted are simple interest
stated as an Annual Percentage Rate