

# Calcite Credit Union

[www.calcitecu.com](http://www.calcitecu.com)  
1-877-calcite



A SPECIAL INVITATION FOR YOU...  
CALCITE CREDIT UNION  
ANNUAL MEETING

DATE:  
SATURDAY, MARCH 10, 2012

TIME:  
DOORS OPEN AT 6:00 P.M.  
MEETING AT 7:00 P.M.

WHERE:  
R.C. HIGH SCHOOL GYM

WE HOPE TO SEE YOU THERE!

GREAT INFORMATION, GIFTS &  
CASH GIVEAWAYS

**YOUR SECURITY IS OUR PRIORITY**

In an effort to protect your account information, we want you to know that we offer PIB (Personal Internet Branch) with our ITSME247 online banking.

PIB provides a layered security approach to add additional authentication controls for ITSME247. PIB is an independent application that provides multiple, configurable controls that govern how ITSME247 behaves and what members can do in online banking.

PIB allows you to control access to your account with controls by feature, day of week, time of day, and even geographic location. It layers additional confirmation codes and member authentication internal to ITSME247.

Why use layered security? To prevent potential fraud! For example: An internet predator somehow gets your ITSME247 user name and password. What can he do while he's there??? The more controls you have in place, the less the predator can do to gain control!

If you are interested in adding the security of PIB to your online banking experience, please contact a member service representative today!

## Catch the hometown spirit

### Fee Schedule

(effective date March 1, 2012)

Replacement ATM/Debit Card.....	\$3.00
Non CO-OP Participating ATM Fee.....	\$2.00
<b>VISA FEES</b>	
Replacement card .....	\$ 3.00
NSF Fee.....	\$25.00
Late Fee.....	\$25.00
Document Copy Fee.....	\$5.00
Garnishment Fee.....	\$35.00
Auto transfer from share to share-draft (only if overdrawn).....	\$10.00
NSF each item (includes Courtesy Pay).....	\$25.00
NSF/preauthorized withdrawal.....	\$25.00
Stop Payments.....	\$25.00/\$10.00 Lost
Returned Check Fee.....	\$10.00
Loan Late Fee (After 10 days) 5%/pymt.....	\$10 min.
Mortgage late fee (After 10 days) 5%/pymt	\$25 min.
Money Order/Corporate Check.....	\$0.75
Phone Transfer Fee.....	\$1.00
Account History/Statement Copy.....	\$1.00
Photocopy.....	\$0.10
Fax.....	\$1.00 incoming/per page Outgoing \$1.00 1st pg/\$0.50 after
Copy of Draft.....	After 10/ \$2.00 each
Wire Transfer.....(Incoming).....	\$ 5.00
(Outgoing).....	\$10.00
Returned Mail Fee.....	\$0.50
Research/Reconciliation Fee.....	\$10.00/hr.
Bill Pay.....	\$2.65/mo. + .40/trans.

Fees subject to change.

# Online Banking Benefits

When you use online banking it opens up a world of ease and information to you.

You are able to view your account activity, view checks you have written, transfer funds between your accounts, and even make loan payments.

Online banking is easy to use, safe & secure and best of all IT'S FREE!!!

Contact your local branch office and have them turn on your online banking access.

## ONLINE TRANSACTION EDUCATION CORNER

Federal regulations provide consumers with some protections for electronic fund transfers. These Federal laws establish limits on a consumer's liability for unauthorized electronic funds transfers.

A copy of the Electronic Funds Transfer disclosure was given to each member at time of account opening. This document is also available online or can be provided by a employee in any office.

It is important to notify us immediately if your access information has been stolen or compromised. A timely review of your periodic statement is also important for your protection.

If you become aware of suspicious account activity, you should immediately contact Calcite Credit Union at 478 N. Third St., Rogers City, MI 49779 or 1-877-CALCITE.

We will never email, call or otherwise ask you for your user name, password or other electronic banking credentials.

We will recommend to commercial members that they perform their own risk assessment and controls evaluation periodically. We will also require PIB on these accounts. A listing of alternative risk control mechanisms that a member may consider implementing to mitigate their own risk, or alternatively, a listing of available resources where such information can be found.

Email notification; transaction dollar limits; transaction time limits; disable unused transactions; complex passwords and confirmation codes.

## CURRENT RATES

Effective as of December 31, 2011  
(Rates are subject to change)

Checking.....	*APY 0.00%
Regular Savings .....	*APY 0.25%
Special Savings \$0-\$14999.....	*APY 0.25%
\$15,000 +.....	APY 0.50%
IRA (Liquid) .....	*APY 2.00%
*Annual Percentage Yield	

## Mortgage Rates

Call 1-877-CALCITE for daily rate information  
Home Equity .....

New Vehicles as low as .....	2.99%
Used Vehicles as low as.....	3.75%
RV Rates New as low as.....	4.90%
Used as low as .....	5.90%

## VISA

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

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

## 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.



## **Why Throw Away Your Money? Save with Sprint!**

Join the over 1.2 Million credit union members nationwide that are already saving over \$124 million on their wireless plans! Calcite Credit Union is pleased to bring our members these major savings through the **Sprint Credit Union Member Discount Plan.**