

Calcite Credit Union

WITH TWO BRANCH LOCATIONS TO SERVE
ALL YOUR FINANCIAL NEEDS!!
VISIT US IN ROGERS CITY AND POSEN!

The Calcite Credit Union can be found online at www.calcitecu.com. From our website, you can access our **home banking** page, which allows you to check balances, make transfers between your accounts, order checks, apply for a loan and even receive your statement electronically. If you would like to know more about how to access your account online or how to sign up for e-statements, feel free to **contact any teller** at CCU.

Rogers City (989) 734-4130 Posen (989) 766-8111

SCAM ALERT: REMEMBER, IF YOU DID NOT INITIATE THE PHONE CALL DO NOT GIVE OUT YOUR PERSONAL AND/OR ACCOUNT INFORMATION!!!

MEET THE MANAGER

Fifteen years of credit union service including working as a teller, with collections, in the accounting department, as assistant manager and, as she describes it, her biggest achievement, becoming CEO at the age of 33. Barb Niedbala, CEO at the Calcite Credit Union fits this profile. Barb began her work with credit unions at the age of 16 working as a co-op student for Besser Credit Union in Alpena. In 1991 Barb started at CCU. Barb has worked in most aspects of the



credit union and received much training. In 2005 Barb graduated from CUNA Management School after taking classes for three years at the University of Wisconsin Business School during the summer. Learning, she believes, is vital for the success of any CEO. She feels very strongly about the work she does for the credit union. "I love credit unions, I live and breathe them. We're able to focus

more on the community and our relationship with our members rather than focusing on what business they can give us. Doing so keeps us all focused on the credit union motto of 'members helping members.'" Barb believes her greatest strength as CEO is her people skills. "I love working with people. The employees here do great work and work very well as a team. Everyone is very motivated, so we all keep each

other going. I want to keep this credit union community minded at all times so that we can give back to them as much as they give us." The advice Barb offers to all is this "Remember to always be honest and work hard. Give 100% at everything you do and always treat other's fairly." She has done just that in her 15 years here. Thanks Barb for all you do for us. We appreciate it!!



**"RACING FOR A CURE"
RELAY FOR LIFE-JUNE 10 & 11
RCHS SCHOOL PARKING LOT**

THIS YEAR WE ARE USING THE NASCAR THEME OF "RACING FOR A CURE." YOUR CCU PIT CREW WILL AGAIN TAKE TO THE TRACK TO RAISE FUNDS FOR THE FIGHT AGAINST CANCER. **YOUR GENEROUS SUPPORT OF THIS WORTHY CAUSE WILL BE, AS ALWAYS, GREATLY APPRECIATED.** CHECK WITH ANY MEMBER OF OUR CREW FOR MORE INFORMATION.

WITH YOUR HELP, WE'LL ALL BE ON "VICTORY LANE" LOOKING FORWARD TO THE "WINNER'S CIRCLE." **SO, LACE UP YOUR SNEAKERS....WE'LL MEET YOU AT THE TRACK!!**

COMING EVENTS:

LOOKING FOR A FUN SHOPPING EXPERIENCE? CHECK THIS OUT:

RESALE FOR RELAY-

WHAT: NEW/USED ITEMS/BAKED GOODS....

WHEN: SAT, APRIL 29, 2006.... 9 AM-2 PM

WHERE: ST. JOHN'S SCHOOL GYM

WHY: TO BENEFIT PRESQUE ISLE COUNTY RELAY FOR LIFE

THIS PROMISES TO BE A SALE UNLIKE ANY OTHER...SEE YOU THERE***

- The Rogers City office drive thru is now open

on Saturday's from 9-12.

* We will be closed on May 29th for Memorial Day.

COVERDELL EDUCATION SAVINGS ACCOUNTS

A smart way to help pay for a college education is through a Coverdell Education Savings Account (ESA). You may be able to save up to \$2,000 per child per year through an ESA at Calcite Credit Union. There are a number of benefits to a Coverdell ESA.

While your contributions are made with after-tax dollars, the earnings and withdrawals are tax free if the money is used for qualified educational expenses. And you or any of your family members may be able to contribute to the account, up to the \$2,000 total annual limit.

You can continue saving each year until the child reaches 18. Then when the money is withdrawn, it can be applied to a broad range of

qualified expenses for college, university and public or private K-12 education - including tuition, tutoring, room and board, and in some cases, even computer equipment.

A unique Coverdell ESA feature is your ability to transfer funds from one child's account to another child's account in the same family. Also, a Coverdell ESA can be used in conjunction with the HOPE credit and Lifetime Learning credit, but not for the same expenses.

To learn more about a smart way to pay for higher education, quiz one of our IRA Specialists today at (989) 734-4130.

This article is not intended to provide tax advice. Contact a tax professional.



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AFGHANI, AURAR, BAHT, BANI, CENT, CENTAI, CENTIMES, DINAR, DIRHAM, DOLLAR, DRAM, EURO, FORINT, FRANC, HALERU, JIAO, KORUNA, KRONA, KRONER, KRONUR, LIRA, MANAT, PAISE, PARA, PESO, POUND, QUINDARKA, RAND, RINGGIT, RIYAL, RUBLE, RUPEE, RUPIAH, SANTIMI, SHEKEL, SHILLING, STOTINKI, TAKA, TUGRIK, WON, YEN, YUAN

IS RETIREMENT IN YOUR FUTURE?

Higher IRA limits could help your retirement plan take off. Just a few years ago, the most anyone could contribute to an Individual Retirement Account each year was \$2,000. But things have changed.

Today that number for most people is \$4,000. It's going to escalate to \$5,000 by the year 2008, and there will be increases based on inflation after that.

What does that mean to you? It's an opportunity to build your retirement

financial plan bigger and faster than ever before. Making the maximum contribution to your IRA here at Calcite Credit Union can mean a more secure and comfortable retirement.

There are other details you'll want to know about, such as the special catch-up contributions if you're over 50. For the answers to any of your IRA questions, call one of our IRA Specialists at (989) 734-4130.

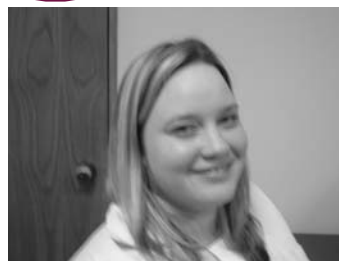
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CURRENT RATES

Effective as of January 1, 2006
(Rates are subject to change)

Regular Savings	APY 1.10%
Special Savings \$0-\$14999	APY 1.10%
\$15,000 +	APY 1.26%
IRA (Liquid)	APY 3.03%
Mortgage Rates	
5 yr. Balloon	6.50%
15 yr. Fixed	7.25%
Home Equity	Prime + 1%
New Vehicles	
Starting at	5.25%
Used Vehicles	
Starting at	6.00%
RV Rates	
New Starting at	6.00%
Used Starting at	6.50%
VISA	
Platinum	7.90%
Classic	9.90%

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



EMPLOYEE CORNER

-We are pleased to welcome the newest member of the CCU Team. Melanie Nehmer resides in Rogers City and is our new part time employee. The next time you're at CCU feel free to stop by and welcome her.