



CALCITE CREDIT UNION

478 N. THIRD ST ROGERS CITY MI 49779 989-734-4130
10514 N. MICHIGAN AVENUE POSEN MI 49776 989-766-8111
CHECK OUT OUR NEW WEBSITE AT WWW.CALCITECU.COM

2nd Quarter 2006

JOIN THE CCU CLICK

"IT'S EIGHT O'CLOCK, DO YOU KNOW WHERE YOUR CHILDREN ARE?" YOU HAVE NO DOUBT HEARD THIS QUESTION BEFORE, BUT HAVE YOU HEARD THIS ONE? "IT'S TWO A.M. DO YOU KNOW WHAT YOUR ACCOUNT BALANCE IS?" BEING A MEMBER OF THE CALCITE CREDIT UNION ALLOWS YOU TO BE ABLE TO ANSWER THIS QUESTION WITH A RESOUNDING YES. HOW? BY USING HOME BANKING. BEING A MEMBER OF THE CCU ALLOWS YOU TO ACCESS ALL OF YOUR ACCOUNT INFORMATION ON A TOTALLY SECURE SERVER 24-7. USING HOME BANKING,

Join The Click.

Discover Online
Account Management
At Your Credit Union



WHICH CAN BE ACCESSED FROM OUR HOME PAGE, IS SIMPLE AND CAN SAVE YOU TIME AND MONEY. SO JOIN THE CCU CLICK. LOG ON AND CHECK IT OUT. YOU CAN CHECK BALANCES, MAKE PAYMENTS AND EVEN TRANSFER MONEY BETWEEN ACCOUNTS. YOUR LIFE HAS JUST BECOME SIMPLER. ITS ANOTHER WAY, WE AT CCU, WANT TO MAKE YOUR FINANCIAL LIFE EASIER.

EZ CARD INFO

THERE IS A NEW LINK ON OUR WEBSITE ENTITLED EZ CARD INFO. THIS LINK ALLOWS YOU TO CHECK YOUR VISA CREDIT CARD BALANCE, VIEW YOUR CARD INFORMATION, AND SEE RECENT PURCHASES AND PAYMENTS. WE ENCOURAGE EACH MEMBER WITH A CCU VISA CARD TO CHECK OUT THIS NEW LINK. BY DOING THIS, YOU CAN SEE WHERE YOU ARE SPENDING YOUR MONEY EACH MONTH. IF YOU HAVE ANY QUESTIONS REGARDING EZ CARD INFO, PLEASE CALL US AT THE ROGERS CITY OR POSEN BRANCH OFFICES.

OUR OFFICES WILL BE CLOSED:

TUESDAY JULY 4TH AND MONDAY SEPTEMBER 4TH

IN OBSERVANCE OF THE HOLIDAYS

F.Y.I

****When using the night deposit box, please write your account number on the envelope and include the type of account you're depositing into (checking, savings, credit card, loan payment, etc.). THANKS!!!**

****Commemorative quarters are available at the credit union. Each packet contains two un-circulated quarters, one from each mint. The cost for each packet is \$3.50. Quantities are limited. Quarters that remain include:**

- 1 TEXAS
- 1 IOWA
- 1 WISCONSIN
- 1 OREGON
- 1 WEST VIRGINIA
- 1 NEVADA
- 2 INDIANA
- 8 MISSISSIPPI
- 3 NEBRASKA



CHECK OUT OUR
NEW HOME PAGE
WWW.CALCITECU.COM

ARE YOU LOOKING FOR THE PERFECT GIFT FOR YOUR GRAD, BUT JUST DON'T KNOW WHAT IT IS? AT CALCITE CU WE HAVE THE PERFECT GIFT FOR EVERY GRAD, AND FOR EVERY OCCASION...A VISA GIFT CARD. GIFT CARDS CAN BE PURCHASED FOR ANY DENOMINATION BETWEEN \$25 AND \$500. THEY CAN BE PURCHASED AT EITHER BRANCH LOCATION!!

SOMETHING NEW AND EXCITING IS DEVELOPING AT THE CALCITE CREDIT UNION. WITH THE START OF THE NEW SCHOOL YEAR, CCU WILL BE OPENING A STUDENT RUN BRANCH AT THE ROGERS CITY HIGH SCHOOL. BY DOING THIS, WE WILL BE STAYING TRUE TO OUR CREDIT UNION MOTTO OF "PEOPLE HELPING PEOPLE." WE HOPE TO USE THIS BRANCH TO TEACH THE STUDENTS WORK SKILLS THAT WILL HELP THEM IN THEIR FUTURE, ALONG WITH SOUND FINANCIAL GUIDANCE AND ADVICE. WE HOPE TO INSTILL IN THEM THE POWER OF A DOLLAR, GIVE THEM KNOWLEDGE OF THE WORLD OF MONEY AND TEACH THEM HOW TO ACHIEVE A SOUND FINANCIAL FUTURE. WE LOOK FORWARD TO INFORMING YOU OF ALL THE DEVELOPMENTS OF THE SCHOOL BRANCH. THANK YOU ROGERS CITY HIGH SCHOOL!!

CURRENT RATES

Effective as of June 1, 2006

(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 3.03%

*Annual Percentage Yield

Mortgage Rates

5 yr. Balloon.....6.50%

15 yr. Fixed.....7.25%

Home EquityPrime + 1%

New Vehicles as low as5.25%

Used Vehicles as low as6.00%

RV Rates New as low as5.75%

Used as low as6.75%

VISA

Platinum.....7.90%

Classic.....9.90%

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



HOME MORTGAGE

ARE YOU IN THE MARKET FOR A NEW HOME? OR MAYBE YOU ARE LOOKING TO RE-FINANCE YOUR CURRENT MORTGAGE? THEN LOOK NO FURTHER! CALCITE CREDIT UNION CAN NOW MEET ALL YOUR MORTGAGE NEEDS AND DO SO WITH A FRIENDLY, HELPFUL ATMOSPHERE. RECENTLY WE HAVE ENTERED THE SECONDARY MORTGAGE MARKET AND NOW HAVE THE PRIVILEGE OF OFFERING OUR MEMBERSHIP 15, 20, AND 30 YEAR LOANS AT VERY COMPETITIVE PRICES ALONG WITH OUR CURRENT 15 YEAR FIXED AND 5 YEAR BALLOON FIXED. AND DON'T FORGET ABOUT A HOME EQUITY LOAN IF YOUR LOOKING TO FIX UP THE HOUSE. CALL ONE OF OUR MORTGAGE EXPERTS, JT OR DOROTHY, AT OUR ROGERS CITY BRANCH FOR FURTHER DETAILS (989) 734-4130.

HOME MORTGAGES:

-IN HOUSE LOANS:

LOAN 80% LTV — 7.25% APR 15 YR FIXED

LOAN 80% LTV — 6.50% APR 5 YR BALLOON FIXED

(CLOSING COSTS VARY FROM \$400 TO \$900)

-SECONDARY MARKET: COMPETITIVE RATES

LOAN 95% - 97% LTV 15/20/30 YR FIXED

(CLOSING COSTS VARY FROM \$1200 TO \$2500)

HOME EQUITY LOAN:

-LOAN 80% LTV — 7.75% APR (PRIME)

5/8/10/15/20 YR VARIABLE RATE (ADJ QUARTERLY)

(CLOSING COSTS VARY FROM \$200 TO \$600)

