

# Calcite Credit Union

www.calcitecu.com

1-877-CALCITE

2nd Quarter 2009

## *Fall in Love with a Calcite Credit Union Visa*

Calcite Credit Union will be closed:

July 4th  
(Independence Day)

Sep. 7th  
(Labor Day)

Congratulations  
Class of  
2009!

Whether it's something big like an unexpected car repair or smaller like a last minute wedding gift, a Calcite Credit Union Visa can help. No matter the size of your emergency or shopping trip - you'll be happy you've got your Calcite Credit Union Visa in your wallet.

With a Calcite Credit Union Visa, you'll get:

- Low fixed rates
- 25-day grace period on payments
- No annual fee
- Secure online shopping with Verified by Visa

- Travel and gift rewards
- Payments accepted at your local Calcite branch

Fall in love with a Calcite Credit Union Visa. Stop in and talk to a member representative and apply for one today!

### VISA PROMOTION

June 1st—August 31st

**2.9%** for 9 months on all new visa members.

### **FYI....**

Identity theft is one of the fastest growing acts of fraud in America. Calcite Credit Union is actively working with you to help prevent this from happening.

You will notice our staff taking extra measures to keep your personal information safe. You may be asked to answer a quick question or two if the person waiting on you is unfamiliar with you or has not waited on you in the past.

#### NEW Address Change Procedures

- Address changes made in person will require a signature and possibly answer a few security questions.
- Address changes made by phone will require you to answer at least three security questions.
- Address changes by mail must be submitted with a signature and must be notarized.
- Address changes can be made via online banking easily.
- Address changes can not be submitted via e-mail.

#### **Keep in mind...**

Beginning July 1st we will be assessing a \$0.50 charge for all returned mail. Please keep your information current with us.

### INSIDE THE CALCITE CREDIT UNION

There are many changes happening inside the credit union. You may have noticed a few new faces in our offices. We have added Cory Budnick, Molly Ellenberger, Kim Wisniewski, and Tami Schellie. Stop in and meet them! Also, we recently said goodbye to Kourtney Bade. She will be missed!

#### UPDATE ON THE CHEBOYGAN BRANCH

We have welcomed over 300 new members who are taking advantage of our many services and great rates. We have also been involved in many community events and have received a wonderful response in return.

## Make Yourself at Home with a Calcite Mortgage

While you can't pick your family, you can choose where you finance your home.

Whether you're a first-time home buyer or looking to refinance your adjustable rate mortgage, Calcite Credit Union has the rates you can feel at home with.

**Finance by September 30, 2009 and get an extra ¼% rate reduction . All you have to do is set up automatic payment from your Calcite checking account.**

We not only have some of the best mortgage rates in town, but we also offer lower fees, free ATMs, online banking and outstanding member service.

Discover Why at Calcite Credit Union,  
You're Family.

To learn more about our fantastic mortgage rates and other exceptional services, visit [www.calcitecu.com](http://www.calcitecu.com), call **231-579-9660 (Cheboygan) 989-734-4130 (Rogers City) 1-877-CALCITE** or stop by one of our three

## 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.

# Refer A Friend

We are rewarding our members!

When you refer a new member you and your friend will each receive one entry into our monthly drawing.

May thru November 2009 you could win prizes, such as concert tickets or Avalanche Bay passes, just for referring a friend who opens an account with us. Each new referral is another chance to win.

Not only could you win a monthly prize, but your name will go into our Grand Prize Drawing in December. You could win a \$500 gift card to the Solace Spa at Boyne Mountain to enjoy any combination of spa or salon services, plus spa boutique products.

Gather up your friends and family and get them saving with Calcite!

### CURRENT RATES

Effective as of June 30, 2009

(Rates are subject to change)

Checking.....\*APY 0.25%

Regular Savings .....\*APY 1.00%

Special Savings

\$0-\$14999.....\*APY 1.00%

\$15,000 +.....\*APY 1.26%

IRA (Liquid) .....\*APY 3.29%

\*Annual Percentage Yield

**Mortgage Rates**

Call 1-877-CALCITE for daily rate information

Home Equity .....Prime + 1%

New Vehicles as low as .....4.00%

Used Vehicles as low as .....5.00%

RV Rates New as low a ..... 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  
**EQUAL HOUSING LENDER**



Preserving Your Financial Future

**3 locations to serve you best**

### Rogers City

478 North Third St.  
989-734-4130

### Dosen

10514 North Michigan Ave.  
989-766-8111

### Cheboygan

1005 S. Main St.  
231-597-9660

