

**CALCITE CREDIT UNION WILL BE CLOSED ON:**

- **NOVEMBER 11**  
VETERANS DAY
- **NOVEMBER 27**  
THANKSGIVING
- **DECEMBER 24 & 25**  
CHRISTMAS EVE  
CHRISTMAS DAY
- **JANUARY 1**  
NEW YEARS DAY

3 R D Q U A R T E R 2 0 0 8

# Calcite Credit Union

## Cheboygan Branch Corner

The newest branch to the Calcite Credit Union located in Cheboygan, next to Walgreens, is progressing quite smoothly. The ribbon cutting ceremony was held on July 15 and was attended by Barb Niedbala (CEO), Gary Altman (COO), Scott McLennan (Board of Directors President) and Miki Melching (Cheboygan Branch Supervisor). We are currently in the process of seeking additional employees to serve the membership in Cheboygan. To date, the concrete is poured, walls are up and the roof is completely shingled. Opening of the branch is slated for the end of November this year. We will continue to keep you updated as our newest branch progresses. We look forward to opening our doors to the people of Cheboygan! Thanks to every member for letting us continually serve all your financial needs!!



## Your Credit Union IS Safe and Sound!

With all the worry about the bleak American economy, many are left to wonder if their money is really safe in a financial institution. We are here to assure you that your savings at the Calcite Credit Union are secure! Why can we say that? The National Credit Union Share Insurance Fund (NCUSIF) is administered by an agency of the federal government known as the National Credit Union Administration or the NCUA. The NCUSIF insures each members sav-

ings up to at least \$100,000. Funds over \$100,000 can be insured depending on how your accounts are set up. Also self directed retirement accounts are separately insured up to \$250,000. Also, your credit union operates with a safety net of capital which can help each credit union in case of temporary setbacks. Also, your credit union maintains an allowance for loan losses which sets aside money to make up funds lost when members fail to repay their loans. In addition, the US Gov-

ernment stands behind the NCUSIF and the "full faith and credit" of the US Treasury assures that your savings in each federally insured financial institution is protected up to the federal insurance limits. Lastly your credit union is examined regularly to make sure it is engaged in safe and sound operations. So remember that in times of trouble, your money is safe and sound in your credit union. We are, after all, members helping members get through these financially troubled times.

### CURRENT RATES

Effective as of September 1, 2008

(Rates are subject to change)

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

Special Savings

\$0-\$14,999.....\*APY 1.00%

\$15,000 +.....\*APY 1.51%

IRA (Liquid) .....\*APY 3.55%

\*Annual Percentage Yield

Mortgage Rates

5 yr. Balloon.....6.50%

15 yr. Fixed.....7.25%

Home Equity .....5.00%

New Vehicles as low as .....4.99%

Used Vehicles as low as .....6.00%

RV Rates New as low as.....6.50%

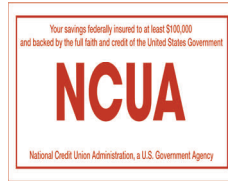
Used as low as .....7.50%

VISA

Platinum.....9.50%

Classic.....11.00%

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



**IN TWO LOCATIONS TO**

**BETTER SERVE YOU:**

**ROGERS CITY: 478 N THIRD ST**

**PH: 989-734-4130**

**FAX: 989-734-3422**

**POSEN: P O BOX 111**

**10514 N MICHIGAN AVE**

**PH: 989-766-8111**

**FAX: 989-766-2652**

**TOLL FREE:**

**1-877-CALCITE**

### **EMPLOYEE CORNER**

**If you've recently been in the Rogers City office, there is a good chance you have seen two new faces. Miki Melching has joined the staff from Cheboygan. She will be the Cheboygan Branch Supervisor. We're also happy to have Cate Erfurdt back on our staff again. Next time your in, feel free to stop and introduce yourself to Cate and Miki. Welcome to our staff!!**

### **WE'RE HAPPY TO ANNOUNCE OUR NEWEST SERVICE:**

#### **CU\*EASYPAY!**

**CU\* EasyPay is a safe and easy way to receive, pay and organize your bills online. Benefits include:**

- Easy setup**
- Paying all your bills electronically**
- Authorize checks to be sent to anyone**
- Keeps a payment history register**
- Set up recurring payments**
- Add new billers quickly**
- Monitor your payment status**
- Receive notice when e-bills arrive**
- CU\*EasyPay! Is safe and secure**

**CU\*EasyPay! is available to our entire membership. Access CU\*EasyPay! on our Its Me 247 online banking site. The introductory offer includes no monthly fee for 3 months. After that the monthly active user fee is \$2.65 plus .40 per transaction. Monthly inactive fee is \$1.50. Questions? Feel free to call us!!**

### **ONLINE BANKING**

With online banking you can check your accounts online, balance your checkbook and transfer between accounts 24-7.

You can even schedule loan payments to happen when you want them too. Online banking also offers E-Statements and CU\*EasyPay! all from the comfort of your own home or office!!!

### **E-STATEMENTS**

Access your statements online much sooner than waiting for the paper copy to come in the mail. Statements are available by the 3rd day of each month.