

MEMBERS ADVANTAGE

FEDERAL CREDIT UNION

First Quarter News Letter 2004

January, February, March 2004

Prepare for your future today with a Credit Union IRA:



Did you know that your Credit Union offers IRA's? Are you asking yourself, "what is an IRA?" Well an IRA is an Individual Retirement Account. It takes the place of a 401K if your job does not offer one. An IRA is a great way to start saving for the golden years of retirement. Not to mention it is a great tax write-off. Call us today for full details.

Credit Union Check Fee:

Effective March 1 2004 you will get 3 free Credit Union checks a month, after that each check will be two dollars per check.

New Hours:

A simple reminder that your Credit Union has new Hours:

9 to 5 Monday thru Thursday

8:30 to 5:30 on Friday

Closures:

The Credit Union will be closed on the following dates:

January 19, 2004

February 16, 2004

April 8, 2004 (Closing at 3:00)

May 31, 2004

Sorry for any inconvenience



Easter Egg Hunt:

The Credit Union is having an Easter egg hunt for kids on Thursday

April 8, 2004 from 4:00 PM to

5:00 PM, so bring your child down for

this joyous event.



Certificate of Deposits (CD's):

Are you looking for a place to save your money with a good dividend rate? Then what you need is a Certificate of Deposit (CD). A CD is an account that you can put money into and earn more dividends. Whether the term is 6 months or 60 months, your money will be earning you more. Also a great idea for saving money for your children. Call the Credit Union for rates and full details.

First Mortgages:

For the first time ever your Credit Union is offering first mortgages. Now you can come to us for all of your home buying needs and do not have to put up with any hassle from other banks.



REPO's:

1994 Ford Bronco (Unknown at this time)

1994 Ford Explorer (Minimum bid \$2,800.00)

2001 Pontiac Aztek (Minimum bid \$11,750.00)

Bids are being accepted now through February 5, 2004. Call us to make a bid.