

# Share the Value of Membership

**Employees of Educational Institutions, Persons Employed in the Healthcare Industry and their Families are Eligible for Membership**

Remember when you discovered the Flint Area School Employees Credit Union difference? You discovered great interest rates on loans and savings, financial services with no or low fees and friendly personalized service.

So, why not “share” the value of membership with your family, friends and co-workers? Your relatives, including your spouse, children, brothers, sisters, parents, and grandparents qualify for membership at Flint Area School ECU.

Plus, employees of educational institutions and healthcare organizations qualify for membership too. Everyone loves to save money, so spread the word – they’ll be glad you did!

## Opening an Account is Easy!

VISIT: One of our five offices

CALL: A Member Services Representative at  
**(800) 369-2786,**  
**(810) 720-8300** or  
**(810) 664-5351**

CLICK: Open an account online at  
[www.fasecu.org](http://www.fasecu.org).



## Smart Options for Homeowners

### Take Advantage of Low Interest Rates on Home Equity Loans

If your New Year's plans include financing college, home improvements or consolidating debt, Flint Area School ECU can help! Utilize the equity in your home as a source of low cost funding for nearly any purpose. Interest rates are at historical lows, and the interest portion of your payments may be tax-deductible\*.

### Second Mortgages as Low as 4.00%APR!\*\*

A traditional second mortgage is the ideal solution when you want to borrow a fixed amount at a fixed interest rate with equal monthly payments for a set amount of time.

### Home Equity Line of Credit Loans as Low as 4.00%APR!\*\*\*

A Home Equity Line of Credit (HELOC) enables you to use your credit line as needed, up to your approved limit. Access your account via the A+COMPUTE® online banking system, or the A+CALL® telephone transaction system and transfer money to your Share Draft/Checking account.

### Apply Today!

Our experienced staff is just a phone call away at **(800) 369-2786** or **(810) 720-8300** to discuss the home equity solution that best meets your needs and to begin the application process.

\*Please consult with your tax advisor for details.  
\*\*4.00%APR applies to an 80% loan to value real estate loan for 36 months. Estimated monthly payment is \$29.53 per \$1,000 borrowed. Rates are subject to change without notice. Other rates and terms are available.  
\*\*\*The Annual Percentage Rate (APR) may change up to four times a year. Changes will be made on the first day of January, April, July, and October. The APR is the Prime Lending Rate in effect three business days prior to the first day of each calendar quarter. However, the APR shall never be less than 4 percent or higher than 18 percent. The "Prime Lending Rate" means the average prime rate of major U.S. money center commercial banks as published in the Wall Street Journal (or alternate publication, if required). The APR may increase or decrease if the Prime Lending Rate increases or decreases. An increase may cause you to have to make more payments on your loan but the amount of the payments will not change. The minimum monthly payment amount is \$2.00 for each \$100.00 borrowed, but the monthly payment will never be less than \$100.

## Put a FREEZE on Auto Expenses

### Refinance with No Payments for 90 Days

If your budget could use a little help after the holidays, save money by refinancing your vehicle at Flint Area School Employees Credit Union! You will receive:

- Flexible terms
- A low interest rate
- Fast Approval
- Convenient, personalized service



### Refinancing is Easy!

Call a Flint Area School ECU Loan Representative at **(800) 369-2786**, **(810) 720-8300** or **(810) 664-5351**, or visit a credit union office for a no obligation loan analysis. We can also assist you in obtaining information about your current loan and we will have the loan documents ready for your signature at a time and location that fits your schedule.

### Shopping for a New Vehicle?

Save time by visiting one of the participating dealerships that offer the ease of one-stop purchasing and financing. Simply tell your salesperson you are a member of Flint Area School ECU and the loan documents will be completed at the dealership. View or print a list of participating dealers at [www.fasecu.org](http://www.fasecu.org) or stop by any office.



\*Loans currently held by Flint Area School Employees Credit Union may not be refinanced under this offer.  
\*\*APR=Annual Percentage Rate. 1.99% APR applies to loans secured by 2014, 2013, 2012, 2011, 2010 and 2009 vehicles; the maximum repayment period will depend on the age of the vehicle. Rates are subject to change prior to your application being received without notice. 1.99% APR loans are available to members with good credit. Members with less satisfactory credit may qualify for a loan at a higher APR. For details, please contact us at (810) 720-8300 or go to [www.fasecu.org/loan-interest-rates.aspx](http://www.fasecu.org/loan-interest-rates.aspx).

## Outstanding Value in a Credit Card

Not all credit cards are the same, so choose the Flint Area School Employees Credit Union VISA® Credit Card.

- No fine print or confusing teaser offers – a competitive, low fixed interest rate
- No fee for cash advances
- Generous credit limits
- Low minimum monthly payments
- Use it at any ATM that displays the VISA® logo to obtain cash
- Convenient way to make purchases around town, online or worldwide
- Accepted at any retailer that accepts VISA®
- Track your VISA® account online with ezCardInfo link through A+COMPUTE Online Banking
- Added security for online purchases with Verified by VISA®

### Move Those Balances and Save!

Consolidate, transfer and save! Transfer high interest rate credit card balances to your Flint Area School ECU VISA® and enjoy one low monthly payment.

### Apply Today!

To apply for a Flint Area School ECU VISA® Credit Card, or request an increase of your credit line:

CALL: (800) 369-2786, (810) 720-8300 or (810) 664-5351

APPLY ONLINE: [www.fasecu.org](http://www.fasecu.org)

VISIT: Stop by any credit union office



## Zip Through Checkout Lines

### A+CHECK® VISA® Debit Card

You can quickly make purchases for groceries, gas, dry cleaning and more—with your Flint Area School Employees Credit Union A+CHECK® VISA® debit card. Swipe your card and enter your PIN (Personal Identification Number), or process the transaction like a credit card and sign for it. All transactions are deducted from your share draft checking account and are listed on your monthly statement in the share draft checking account section.

### Accepted at Millions of Retail Locations

Your A+CHECK® VISA® debit card is accepted at any retailer that accepts VISA® and there are no interest charges when you use your debit card.

### Doubles as an ATM Card

When you need cash, your A+CHECK® debit card also functions as an ATM card. It is accepted by thousands of ATMs worldwide – anywhere the VISA® logo is displayed.

### Replace Your A+CASH® ATM Card

Do you have a Flint Area School Employees Credit Union Checking Account and currently use an A+CASH® ATM Card? Upgrade by applying for the A+CHECK® debit card that is accepted at many more locations, and can be used for online shopping as well.

### Apply Today

Stop by any Flint Area School Employees Credit Union branch office, or call (800) 369-2786 or (810) 720-8300 or (810) 664-5351 to apply for your A+CHECK® VISA® debit card.

## Annual Meeting

Flint Area School Employees Credit Union's Annual Meeting will be on Wednesday, April 9, 2014 at 5:00 p.m. in the lower level of the main office located at 4411 Calkins Road. Elections will take place from 9:30 a.m. to 5:00 p.m. to fill two positions on the board of directors. No election will be held if there is only one nominee for each vacancy. The nominating committee will select one member for each of the open positions. Nominations may be made by petition, signed by at least 60 members eligible to vote.

Petitions are available at the main office and must be returned to the General Manager by Monday, March 10, 2014. Petitions approved by the board of directors must be used. All nominees must meet the eligibility requirements set forth in the credit union's policies.

## Tax Time Tip

### Opt for Direct Deposit

By having your tax refund directly deposited to your Flint Area School Employees Credit Union account, you receive your refund quicker, and there's no worry about your check being stolen from your mail box. Whether you mail your tax return or file it electronically, simply provide the Routing and Transit Number for Flint Area School ECU, 2724-7999-3, and your account number on your tax return form.

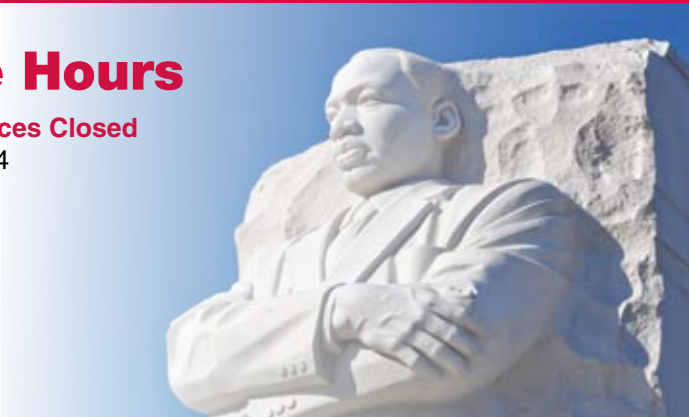


## Reminder

For members renting a safe deposit box, the annual rental fee will be deducted from your regular share savings account on January 15, 2014.

## Special Office Hours

- **In-Service Day – All Offices Closed**  
Monday, January 20, 2014



## Mailing Address

P.O. Box 320830  
Flint, Michigan 48532-0015  
Toll Free Telephone (800) 369-2786  
Flint Local Telephone (810) 720-8300  
Lapeer Local Telephone (810) 664-5351  
Fax (810) 720-8301  
A+CALL® (810) 732-1980  
A+CALL® (800) 469-0079  
Website: [www.fasecu.org](http://www.fasecu.org)

## Main Office

**4411 Calkins Rd. • Flint**

### Hours

#### Labor Day - June

Mon–Fri: 9:30 a.m.–5:30 p.m.  
Sat: 9:30 a.m.–12:30 p.m.

#### July - Labor Day

Mon–Fri: 9:30 a.m.–5:30 p.m.

## Branch Offices

**1005 University Ave. • Flint**

### Hours

#### Labor Day - June

Mon–Fri: 9:30 a.m.–5:00 p.m.

#### July - Labor Day

Mon–Fri: 9:30 a.m.–5:00 p.m.

**5399 E. Court St. N. • Burton**

### Hours

#### Labor Day - June

Mon–Thur:  
11:30 a.m.–6:00 p.m.  
Fri: 10:00 a.m.–6:00 p.m.  
Sat: 9:30 a.m.–12:30 p.m.

#### July - Labor Day

Mon–Thur:  
11:30 a.m.–6:00 p.m.  
Fri: 10:00 a.m.–6:00 p.m.

**3400 Regency Park Dr. •**

**Grand Blanc**

### Hours

#### Labor Day - June

Mon–Fri: 9:30 a.m.–5:30 p.m.  
Sat: 9:30 a.m.–12:30 p.m.

#### July - Labor Day

Mon–Fri: 9:30 a.m.–5:30 p.m.

**168 N. Saginaw St. • Lapeer**

### Hours

#### Labor Day - June

Mon–Thur: 9:00 a.m.–5:00 p.m.  
Fri: 9:00 a.m.–6:00 p.m.

#### July - Labor Day

Mon–Fri: 9:00 a.m.–5:00 p.m.

Federally Insured  
by NCUA

