



Time is Money.
Save Both at First United CU.

www.FirstUnitedCU.org

3140 Ivanrest Ave SW
Grandville MI 49418
Phone: 616.532.9067
Fax: 616.532.9196
Toll Free: 866.255.1004

Web Chat & Phone Service Hours:

Mon-Friday: 8 a.m. to 8 p.m.
Saturday: 8 a.m. to 5 p.m.

ATM Locator: www.co-opatm.org

Shared Branch Locator:
search.xtendcu.com

Lobby Hours:
Mon-Thursday: 9 a.m. to 5 p.m.
Friday: 9 a.m. to 5:30 p.m.

"CU Talk" Audio Teller:
CU ID #153
616.285.5720

ItsMe247 Website:
www.FirstUnitedCU.org
and click on It'sMe247

Mobile Banking:
www.FirstUnitedCU.org

First United CU Routing #
272480775

ACCOMPLISH IT ALL! GET CONVENIENT CASH FOR FALL

Need access to funds to winterize your home?
Do you want to buy a new vehicle or pay off
other bills? Whatever your needs, you'll save
with a Go Green Home Equity Line or Auto Loan.



GET A VEHICLE YOU'LL LOVE TO DRIVE!

You can finance the entire purchase
price with no down payment, and
our rates will keep payments just
right for your budget.

Auto Loans as low as 1.99% APR*

More Value-Added Options: GAP
insurance protects your investment
if your vehicle becomes damaged
beyond repair or is stolen. Loan
payment protection covers your
payments in case of death, disability,
or involuntary unemployment.

APPLY TODAY

Call us at 866.255.1004 or apply at
www.FirstUnitedCU.org.

*APR = Annual Percentage Rate. APR effective October 1, 2014.
APRs based on creditworthiness, term, and security offered, and
subject to change. Some restrictions apply. See Credit Union
for complete details.

**APR = Annual Percentage Rate. APR effective
October 1, 2014 and subject to change. Prime
Rate quoted from the Wall Street Journal.
Introductory APR may vary based on your
creditworthiness, loan amount, combined Loan to
Value (LTV), term, and security offered. Active checking
account required. New lines opened at the introductory
rate will stay at the rate for the first six months. After six
months, introductory rate will adjust to as low as Prime
Rate for lines of \$50,000 or more; or, as low as Prime
Rate plus 1% for lines of less than \$50,000.

GET A FLEXIBLE HOME EQUITY CREDIT LINE

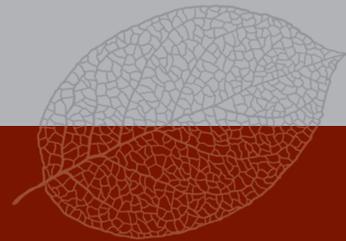
Apply once and tap into your
credit line whenever you need
to. As you repay, your credit is
replenished for future use.

Home Equity Line-of-Credit as low as Prime minus 1%!**

*With \$50,000 credit line: Prime
Rate minus 1% for the first
six months; Prime Rate after
six months. For lines less than
\$50,000: Rates as low as Prime
Rate for the first six months;
Prime Rate Plus 1% after
six months.*



MESSAGE FROM THE PRESIDENT



As President of First United CU, I have the privilege of serving more than 4,000 members and working with a superb staff. Every day we look to find new and better ways to serve you and improve your financial well-being.

No matter how long you've been a member or how much you have on deposit, rest assured you will enjoy superior service in every transaction.

We take pride in saving our members time and money with services like online and mobile banking and free checking. We also take care of your lending needs with mortgages, home equity loans, and vehicle loans.

As we continue to grow, our people helping people philosophy will stay at the forefront. It's this approach that encourages community spirit along with the traditional values of how we serve our members.

Like all financial cooperatives, **First United puts people before profits.** Profits are returned to you, our member/owners, in the form of lower loan rates, higher interest on

deposits, and lower fees.

We look forward to a new year of opportunity. Innovative technologies will continue to be enhanced as members look for more ways to access their money. Our financial literacy initiatives will also be a priority as a growing number of residents rely on us as a community resource.

I'm privileged to be part of an organization who puts member service first and understands the value of an individualized banking experience. On behalf of our staff and volunteers, thank you for your business and have a joyous holiday season.

Warm Regards,

Mark Richter
President & CEO



HARP MORTGAGE LOANS STILL AVAILABLE

Home Affordable Refinancing Program Offers Assistance

This unique home loan can help reduce your monthly payments and increase cash flow. It's available to homeowners with conventional mortgages, but who haven't been able to refinance at the current low rates due to a loss of equity.

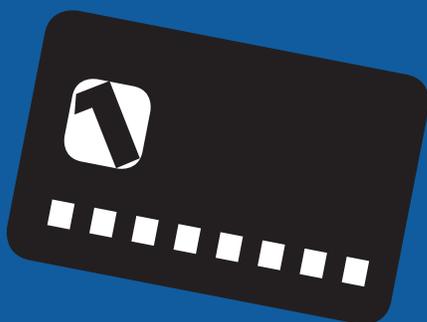
Questions to ask:

- Do you owe more on your mortgage than your home's appraised value?
- Have you been making payments on schedule?
- Do you want to refinance at today's lower rates to save money or reduce your monthly payments?

To find out more, contact Mortgage Specialist, Ed Ross at 866.255.1004 ext. 405, 616.340.3014 (cell) or eross@firstunitedcu.org.



Just in Time for the Holidays: NEW VISA REWARDS!



A new and improved Visa Rewards provider is now available to all of our Visa Rewards cardholders. Use your Rewards Card for your everyday purchases and holiday shopping needs. You'll earn points towards gift cards, merchandise, clothing, food, and travel.

For every dollar in purchases, you'll receive a point. Watch your points accumulate, and then redeem for gifts and more.

Apply for your Visa Rewards Card today! There's no annual fee and no cost for the rewards program. If you're already a Visa Rewards Cardholder, simply go online and complete your new profile at www.manage-my-rewards.com or call 866.678.5189.

CONVENIENCE SERVICES HELP YOU SAVE AVOID UNWANTED FEES THE EASY WAY!

At First United, we continue to look for new ways to serve your financial needs while keeping your costs to a minimum. With a new fee schedule taking effect on January 1, 2015, we wanted to remind you of a **number of easy alternatives** to help you save and eliminate unwanted fees.

Use our electronic services and SAVE

If you need to make a transfer, try free online or telephone banking. You can make a transfer anytime, day or night, for no cost!

Tap into 30,000 surcharge-free ATMs

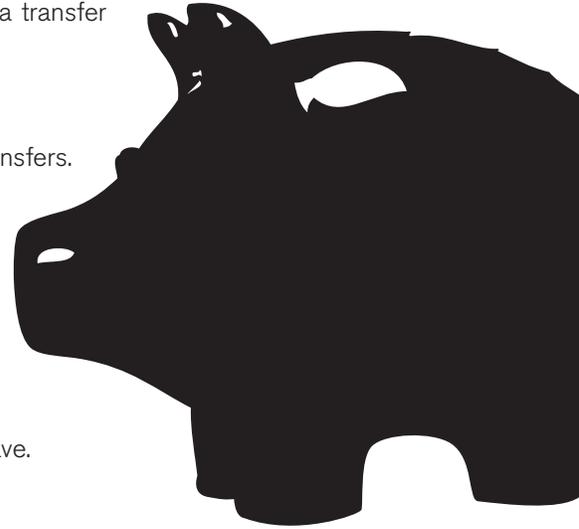
You'll save 24/7 - access your cash, make deposits, withdrawals, balance inquiries, or transfers.

Enroll in FREE e-Statements

We encourage everyone to enroll in e-Statements. They're free and offer a more secure way to receive your information. They also eliminate the cost of a paper statement mailed to your home.

Questions?

Please call us at 866.255.1004. We can provide more easy alternatives to help you save.



REFINANCE AND SAVE HUNDREDS ON YOUR VEHICLE LOAN

When you refinance with us, you can reduce your monthly payment, and save in interest over the life of your loan. Plus, you'll enjoy easy repayment through online or mobile banking or automatic transfers. Simply call us at 866.255.1004 or visit www.FirstUnitedCU.org. We'll get your application started right away!

*APR = Annual Percentage Rate. APR effective October 1, 2014. APRs based on creditworthiness, term, and security offered, and subject to change. Some restrictions apply. See Credit Union for complete details.

Taking a hit on your
high-rate auto loan?
Let us help you hit back.

 **FIRST UNITED**
CREDIT UNION

Auto loan rates as low as **1.99%^{APR}**





MEET MICHELLE ROSS

Michelle Ross has joined our staff as Accounting Manager. She brings seven years of credit union experience. A graduate of Davenport University with a Bachelor of Arts Degree in Accounting, Michelle is a lifelong resident of West Michigan and currently resides in Grandville. She's also happily married with two young children who keep life busy. Says Michelle, "I'm thrilled to be part of a fantastic team here at First United!"

Experiencing Financial Difficulty?

Introducing... MEMBER SOLUTIONS

Everyone goes through challenging times, especially in today's economic environment. As your trusted financial partner, we're here to help. Our mission is to work with you, our member, and diligently make arrangements for payments, to preserve your credit rating, and help make payments easier. We can also make arrangements for short-term emergencies.

Whether you've fallen behind on your payments or think it may happen, we have a confidential Member Solutions program to assist members experiencing financial difficulty or who are unable to make their payments with us.

Contact Stacy, our Member Solutions Manager, for assistance. She's ready to help you through your financial difficulties.



Contact Stacy today at 616.532.9067 ext. 309.

Member Solutions offers:

- Easy payment arrangements
- Budgeting assistance and credit score review
- Help so you can work with other creditors

CONGRATULATIONS TO OUR VIRTUAL PICNIC WINNER!



Ryan B. was the lucky winner of a loaded picnic basket.

NEED ACCESS TO YOUR MONEY?

Take advantage of 30,000 surcharge-free ATMs nationally and 180 Shared Branches in Michigan.

LOOK FOR THESE LOGOS:



Use our easy ATM locator

MOBILE: Download our ATM locator app for the iPhone or Android at www.co-opatm.org.

TEXT: Text a street address or zip code or "City State" to 692667 (my coop) to find the closest locations.

CALL: 888-SITE-CO-OP to locate an ATM by phone.

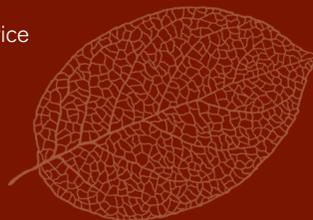
Find a Convenient Shared Branch

- Visit search.xtendcu.com
- Enter your street address (or zip)
- Select the distance for an all-inclusive list

FIRST UNITED MEMBERS SAVE WITH SPRINT

The average American family overspends on their wireless services by an average of \$200 a year. If this sounds like you, start saving with the Sprint Credit Union Member Discount.

- **10% discount** on select regularly priced Sprint monthly service
- Waived activation fee on new lines (up to \$36 in savings)
- Waived upgrade fee (up to \$36 in savings)
- Unlimited data available on select phone plans
- Use Corporate ID: NACUC_ZZM to claim your discount



To take advantage of these special savings, remember to verify your credit union membership. Verification is easy and only takes a few minutes to complete. Visit LoveMyCreditUnion.org/Sprint to start saving with the Sprint Credit Union Member Discount.



BOOKMARK OUR MOBILE BANKING WEBPAGE ON YOUR SMART PHONE

Abdiel explains how easy it is:

1. Access our website at www.FirstUnitedCU.org.
2. Click on the **It'sMe247** online banking icon or login button.
3. Now, bookmark the page to your home screen for easy access.

Depending on the phone you have, you can bookmark the link through the options of your web browser.

First: Press the highlighted icon.

Second: Press the highlighted icon to set as a homescreen icon.



HOLIDAY CLOSINGS

- Thanksgiving:** Thursday, November 27, 2014
- Day After Thanksgiving:** Friday, November 28, 2014
- Christmas Eve:** Wednesday, December 24, 2014
- Christmas:** Thursday, December 25, 2014
- New Year's Eve:** Wednesday, December 31, 2014
- New Year's Day:** Thursday, January 1, 2015

Like Us On Facebook!

www.facebook.com/firstunitedcu

