



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:
www.co-opsharedbranch.org

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

SAVE TIME, BANK VIRTUALLY



You're Invited to Our Virtual Picnic This July!



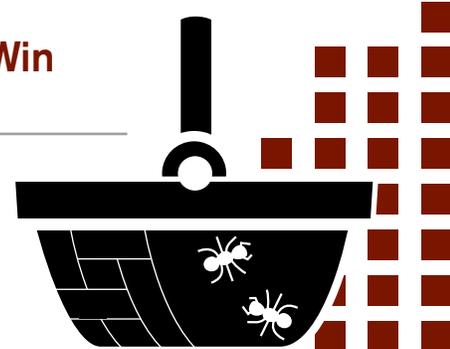
We encourage you to use all of our easy and time-saving electronic services, including online and mobile banking, eStatements, or direct deposit. Summer is an especially good time because you're on the road more. But this month, through July 31, you'll be rewarded when you bank virtually using our online services.

GET A GIFT WHEN YOU LIKE US ON FACEBOOK, USE BILL PAY, OR A NEW ONLINE SERVICE.*

- ★ Like and comment on our Facebook page
- ★ Sign up for Online Banking
- ★ Enroll in Mobile Banking
- ★ Sign up for Alerts
- ★ Enroll in eStatements
- ★ Sign up for Direct Deposit
- ★ Pay a bill online
- ★ Apply for a loan online
- ★ Sign up for eChecking

Sign Up For Your Chance to Win a Beautiful Picnic Basket*

When you sign up for a new online service, you'll also receive an automatic entry for our picnic basket giveaway! Then get another entry simply by liking us on Facebook and commenting on your favorite picnic spot. Visit www.facebook.com/firstunitedcu and join the fun today!



Like Us
On Facebook!

COMMENT ON YOUR FAVORITE PICNIC SPOT
TO ENTER OUR DRAWING!

*Giveaway of member's choice. One giveaway per member while supplies last. Promotion ends July 31, 2014. NEED NOT BE A MEMBER TO WIN. NO PURCHASE NECESSARY TO ENTER OR WIN. A PURCHASE WILL NOT INCREASE YOUR CHANCE OF WINNING. VOID WHERE PROHIBITED. Promotions are in no way sponsored, endorsed, or administered by, or in association with, Facebook. You are providing your information to First United Credit Union only. The information you provide will only be used by First United Credit Union for contest purposes. Each entrant agrees to a complete release of Facebook. Visit www.FirstUnitedCU.org/virtulapicnic or www.facebook.com/firstunitedcu for alternate means of entry and complete rules.

MESSAGE FROM THE PRESIDENT

THE DUST HAS CLEARED; THE REMODEL IS COMPLETE.



Thank you for your patience during our recent 7,000-square foot office remodel. With nearly 100 in attendance, the Grandville-Jenison Chamber helped us celebrate with a Grand Re-Opening Ribbon Cutting Ceremony. We appreciate hearing how much you now enjoy the renovated space, especially the expanded waiting and teller area and private member service offices.

The office is designed to grow with your needs for decades to come. It's light and airy and easy to navigate - and conducive for you to transact business. Members also enjoy access to guest computers, friendly child's area, and the open design of our new teller stations.

Summer is here. Visit our Virtual Picnic to win prizes during the entire month of July. It's also the perfect time to try a new online service, or like us and comment on Facebook. Our grand prize drawing will be for a beautiful picnic basket currently on display in our office.

Finances touch every aspect of your life. We're glad you chose us as your financial partner. Thank you for letting us serve you and help you achieve your financial goals.

We're proud to have you as a member of First United Credit Union.

Warm Regards,

Mark Richter
CEO



POTHOLES WREAKING HAVOC ON YOUR CAR?

At First United, we can get you in a new car with less hassle and for less money than the dealership or big bank lenders. You'll love our competitive rates and terms with 100% financing. Simply put, we make getting a loan easier on your budget! Make convenient payments through online banking, payroll deduction, or automatic transfer.

Save Money - With rates as low as 1.99% APR*, payments will be manageable.

Trade-In or Trade-Up - Consider trading in your current car for an affordable, smoother ride.

Get Preapproved - Find the car you want and stay within budget. It's easier to negotiate a better deal with a preapproved loan from First United.

Refinance and Save - Chances are if you have a loan from another lender, we can help you save with a lower monthly payment.

Apply Today! We're ready to take your application and can usually provide an answer within 24 hours. Visit www.FirstUnitedCU.org or call 866.255.1004.

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

Last year members
saved **\$226 million**
in better loan rates
and fewer fees

SCULink

Your link to Michigan credit unions



AT FIRST UNITED, IT'S A VIRTUAL "FEAST" OF ONLINE SERVICES:

**Online Banking ★ Mobile Banking ★ Text Banking ★ eStatements ★ Bill Pay ★ Alerts
Direct Deposit ★ Online Loan Application ★ Automatic Transfers ★ Payroll Deduction**

You'll save time and money with all of our online services. Check balances, make transfers or apply for a loan using free online banking. Take us along with mobile banking and your favorite device. When you sign up for eStatements or direct deposit, you'll save time and help prevent identity theft and paper waste.

When you bank virtually, the benefits are many. And this month, it's a little more fun! You can win prizes just for banking online. Visit www.FirstUnitedCU.org/virtualpicnic for details on the giveaways and fun! Like us on Facebook, too.

TIPS FOR KIDS AND BUDGETING

It's never too early for kids to begin learning the basics of budgeting. In fact, discussing the family budget with your children, setting a reasonable allowance for each child, and teaching your children to manage their own money are valuable life skills.

Our friends at GreenPath Financial offer these additional tips on how to teach your kids financial responsibility:

PRESCHOOLERS

Work on money facts and the concept of trading. Teach children to identify different coins and bills, where money comes from, and how to make choices with the amount they have to spend.

KIDS AGES 6 TO 8

Activities should focus on money skills such as setting a monthly savings goal, managing an allowance, and depositing money in a savings account.

KIDS AGES 9 TO 12

Develop smart money habits such as comparison shopping. Have them set a weekly spending plan and money diary to help determine their allowance and learn goal setting.

TEENAGERS

Researching a major family purchase or creating a clothing budget are great teaching activities. So are things like opening an account with the electric company and evaluating a rental agreement.



FREE CHECKING HELPS YOU SAVE

Free Checking* will save you time and money. Teamed with our other convenience services it's unbeatable. There's no minimum balance requirement or per check fees. You'll have easy account access with a free Debit Card. And, you can access your account online anytime! Start saving and sign up today. Stop by our office or call 866.255.1004 and we'll get you started.

Unbeatable Benefits:

- ★ No Minimum Balance
- ★ Unlimited Transactions
- ★ Free Online and Mobile Banking
- ★ Free Debit Card
- ★ Free Online Bill Pay
- ★ Free Access at 30,000 ATMs
- ★ Overdraft Privilege

*No monthly service charge with eStatements and direct deposit. See Credit Union for complete details.

Every year members
save millions
in lower checking,
debit, and ATM fees.

SCUlink
Your link to Michigan credit unions

NCUA

NO FEES + NO HASSLES MAKE FREE CHECKING AN UNBEATABLE COMBINATION

talk about
savings.
the Sprint Credit Union
Member Discount.

Invest in
America
Credit Union Member Rewards

Sprint

save at lovemycreditunion.org

TAKE IT UP A NOTCH WITH DEBIT CARD ROUNDUP

When you enroll, all debit card transactions will be rounded up at the end of the day as one single transaction, and the difference placed into your designated savings account. It makes balancing your checking account and reaching your savings goal easier!

- ★ Save for a goal or favorite charity
- ★ Balance your checkbook more easily
- ★ Ask us today how you can sign up

Sail into Summer with More Cash!



FIRST UNITED
CREDIT UNION

Skip-A-Payment

Yes, I want to participate in the First United Credit Union Skip-A-Payment Program.

Name: _____ Account Number: _____
Address: _____ Loan(s) Suffix: _____
City: _____ State: _____ Zip: _____
Phone: _____

I wish to skip my July 2014 August 2014

Processing Fee Payment: # of Loans _____ X \$35.00 = \$ _____

Please deduct from my First United Account # _____ Suffix: _____

I've enclosed a check/MO

Your Signature: _____

Joint Signature: _____

By signing above, you authorize First United Credit Union to extend your final loan payment by one month. Interest will continue to accumulate on your loan during the month you skip your payment. Payments made through payroll deduction or direct deposit will be deposited in your Share Savings account. All loan payments must be current to qualify. Coupon cannot be used to skip the first payment of any loan. Mortgage, Home Equity, Visa, and Overdraft Protection loans not eligible. Coupons must be returned by the last day of the month for which you wish to skip-a-payment. All parties who signed the original note must sign above.

Summer is upon us. So are things like vacation and weekend getaways, home renovations, and spending time outdoors. Along with the fun, this time of year can add stress to your budget. Let us help with our Skip-A-Pay program. You can skip an eligible loan payment in July or August. Simply fill out your Skip coupon and mail or fax it to us. The fee to initiate the skip is just \$35. Offer ends August 31, 2014.

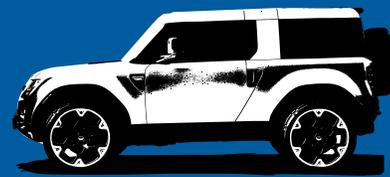
CONVENIENT LIKE ANY BANK... WITH SERVICE YOU CAN COUNT ON

180 Shared Branches in Michigan With hundreds of shared branches, and more than 50 in the greater Grand Rapids area, you'll love banking where it's most convenient for you. You can bank on any corner like the big banks, but with the personal service from the people you trust. Visit search.xtendcu.com/branches/find/xtend to find a location near you.

30,000 Surcharge-Free ATMs Enjoy easy access to more than 100 surcharge-free ATM locations in Grand Rapids and 30,000 nationwide. Make withdrawals, deposits, or balance inquiries 24/7. Visit www.co-opatm.org to find an ATM near you.

365-Day Access Enjoy year-round convenience via Online and Mobile Banking. Whether you're relaxing at home or on the road, we're just a few clicks away.

GO GREEN LOAN SPECIALS CONTINUE



Auto loans as low as 1.99% APR*

Get a better car and save with a great low rate. Apply today! Visit www.FirstUnitedCU.org or call 866.255.1004.

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



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.

Use your home equity credit line for any need - home improvements, landscaping, a new pool or car, even college tuition. Apply today! Visit www.FirstUnitedCU.org or call 866.255.1004.

*APR = Annual Percentage Rate. APR effective July 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 that 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.

OFFICE CLOSED

Independence Day: Friday, July 4, 2014

 **Like Us
On Facebook!**

Look for tips and timely information at www.facebook.com/firstunitedcu.



FIRST UNITED
CREDIT UNION

