



# Update

September 2008

## Member Appreciation Days

**T**o thank our loyal members, you are invited to visit us on **Friday, September 12, 2008, at either our Fenton branch or Grand Blanc branch, or Thursday, September 18, 2008, at our Main Office, or Friday, September 19, 2008, at either our Corunna Road branch or Swartz Creek branch.** Stop by for a free BBQ sandwich and lemonade. We will have MCULLAF Grand Raffle tickets for sale – a \$5 ticket could win you a Chevy Malibu or \$20,000 cash. MCULLAF is the political action fund for Michigan credit unions.

### Financial Plus Member Appreciation Days

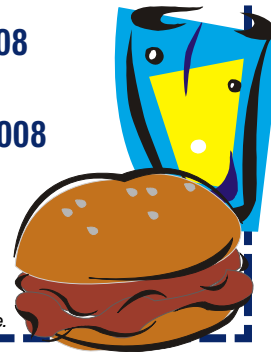
**Fenton & Grand Blanc Branches**  
10:30 a.m. – 3:30 p.m. • Friday, Sept. 12, 2008

**Main Office**  
10:30 a.m. – 3:30 p.m. • Thursday, Sept. 18, 2008

**Corunna Road & Swartz Creek Branches**  
10:30 a.m. – 3:30 p.m. • Friday, Sept. 19, 2008

To show appreciation to our members, we'll have  
**FREE BBQ sandwich and lemonade.**

Limit one per member. Additional quantities available at \$1.00 for a BBQ sandwich and lemonade.



We will also feature our Benefits Plus Checking account on Member Appreciation Days. There will be a few Benefits Plus Business Partners present with special offers. Plus, our staff can help you learn how to “live better for less” with Benefits Plus Checking.

**Benefits Plus LOBBY DAYS**  
**Fenton & Grand Blanc • Friday, 9/12**  
**Main Office • Thursday, 9/18**  
**Corunna Road & Swartz Creek • Friday, 9/19**



### Financial Plus Federal Credit Union CALENDAR

September 12, 18 & 19, 2008 ..... Member Appreciation Days  
October 14, 2008 ..... Identity Theft Seminar  
October 21, 2008 ..... Credit Score Seminar

For October 2008, GM Pension posts on Wednesday 10/1 and Social Security posts on Friday 10/3.

# Introducing Fine Tunes Youth Account

**W**e are pleased to announce our new young adult account – **Fine Tunes**. It's more than just a savings account with a catchy name. **Fine Tunes** is a complete package of services and financial training to allow a young person – age 16 to 18 – to learn the skills to manage their money.

**Fine Tunes** requires the parent or guarian to sign a consent form; and the youth to complete online training and testing before the **Fine Tunes** account will be opened. Along with credit union representatives, parents are encouraged to mentor the young person to develop good skills in handling their **Fine Tunes** account.

Ask for details about the new **Fine Tunes** youth account on your next visit to one of our offices, or visit our web site – [www.FinancialPlusFCU.org](http://www.FinancialPlusFCU.org).

**Get Started with  
Fine Tunes**  
(for youth age 16-18)

Complete the quick online course, pass a test, get parental acknowledgment, and you're ready to open your own Fine Tunes account. Check out all of the features of Fine Tunes!

- Savings Account
- Free Checking Account
- Visa Debit Card
- Visa Credit Card
- 24/7 Online Account Access
- 24/7 Telephone Account Access
- Electronic Statements

**Open a Fine Tunes account and receive 10 FREE music downloads!**

## Benefits Plus Checking Business Partner of the Month

**O**ur featured Business Partner for September is Big Head's Deli located in the Grand Mall on Saginaw Street in Grand Blanc. Big Head's Deli is one of over 600 local businesses offering our Benefits Plus members exceptional value everyday.

Big Head's Deli is a locally-owned sandwich shop that serves soups, salads, wraps, sandwiches, and smoothies. Their specialty is a delicious corned beef sandwich paired with a side of potato salad and a pickle ... mmm, bon appétit-delicious!



During the entire month of September, Benefits Plus members get a FREE 12 oz. smoothie with any sub, sandwich, or wrap purchase.

In addition to their delectable tastes, Big Head's Deli offers a clean, fresh atmosphere with free wi-fi and plenty of work space to relax and get work done away from the office or home. If you have a luncheon event, let Big Head's Deli cater it. They offer business and special event catering for large or small groups, plus FREE delivery.

If you're not already a Benefits Plus member, sign up at any one of our five convenient locations, or simply call (810) 244-2200. *Living Better for Less* with Benefits Plus Checking!

# Car Show – Sept. 16-18

The General Motor's Flint Metal Center is hosting a three-day car show on September 16-18, 2008, from 10:00 a.m. to 7:00 p.m. The public is welcome.

View the entire product line of GM vehicle at one location. This will include several



2009 models. Talk with representatives from seven local GM dealerships. Test drives will also be available to interested visitors.

There will be food available (fundraiser for Old Newsboys, United Way, and Make-A-Wish)

and exhibits from several auto-related suppliers like ONSTAR and XM Radio. Financial Plus representatives will be present to answer your auto financing questions. And, when you're ready to buy, remember Financial Plus for great rates, great service, and convenient payment options ... or just ask for Financial Plus financing at most area dealerships.

## NEW – E-Alerts

We have added an exciting new feature to our online banking service – Home Financial Services (HFS). An E-Alert is an e-mail and/or text message that we send you based on transactions that occur on your account. You control the parameters of the E-Alerts from within HFS.

You can set E-Alert to have a message sent to you for:

**Account Balance Alert** – if your savings or checking account balance goes above or below an amount you set.

**Check Cleared Alert** – when a check number or a check from a range of numbers clears your checking account.

**Withdrawal Transaction Alert** – if a withdrawal above an amount you select is made from an account.

**Deposit Transaction Alert** – if a deposit above an amount you select is made to an account.

E-Alerts are generated and sent 3 times per day – 10:00 a.m., 3:00 p.m. and 6:00 p.m. These times are after important processes (like ACH and direct deposits are posted, ACH withdrawals and checks are posted, etc.) have been completed.

If you are enrolled in HFS, you can set up your own E-Alerts ... just select the E-Alert button near the bottom of the HFS summary page. If you're not enrolled in HFS, E-Alerts is another good reason to enroll today.

## Special Savings Account for GM Employee Offer

Attention GM employees receiving the buyout. We have a special savings account with total liquidity and a great **3.00% APY** rate (guaranteed thru 12/31/08) while you decide how to use or invest the funds. Ask us about our savings and investment options to help you achieve your financial goals.

**It shall be our mission to provide quality financial services at lowest possible costs in a friendly and courteous atmosphere.**

## Rates of Interest

### September Dividends

Annual Percentage Yield / APY – \*anticipated dividends

<b>Regular &amp; Misc. Shares (00-08)*</b>	
Daily balance less than \$500 .....	<b>.15%</b>
Daily balance \$500 – \$1,499 .....	<b>.15%</b>
Daily balance \$1,500 – \$2,999 .....	<b>.25%</b>
Daily balance \$3,000 and over .....	<b>.50%</b>

<b>Shares Draft/Checking*</b>	
Daily balance less than \$500 .....	<b>0%</b>
Daily balance \$500 – \$1,499 .....	<b>0%</b>
Daily balance \$1,500 – \$2,999 .....	<b>.15%</b>
Daily balance \$3,000 and over .....	<b>.25%</b>

**Christmas Club & Escrow\*** ..... **.50%**

**IRAs & Education Savings\*** ..... **.75%**

**GM Offer Account** (rate good thru 12/31/08) ... **3.00%**

<b>Hi-Yield Tiered Dividends as of 9/3/08</b>	
Daily bal. less than \$1,500 .....	<b>0%</b>
Daily bal. \$1,500 – \$9,999 .....	<b>1.50%</b>
Daily bal. \$10,000 – \$24,999 .....	<b>2.00%</b>
Daily bal. \$25,000 – \$49,999 .....	<b>2.00%</b>
Daily bal. \$50,000 or more .....	<b>2.15%</b>

<b>Hi-Yield Plus Tiered Dividends as of 9/3/08</b>	
Daily bal. less than \$50,000 .....	<b>.50%</b>
Daily bal. \$50,000 – \$99,999 .....	<b>2.15%</b>
Daily bal. \$100,000 – \$149,999 .....	<b>2.55%</b>
Daily bal. \$150,000 – \$199,999 .....	<b>2.80%</b>
Daily bal. \$200,000 or more .....	<b>3.30%</b>

**Share Certificates & IRA Share Certificates**  
– call for current rates and terms

### Current Lending Rates

Annual Percentage Rate / APR

<b>New/Used Vehicles</b> <span style="float:right">rates as low as</span>	
New/Used 24 months .....	<b>4.63%</b>
New/Used 36 months .....	<b>4.88%</b>
New/Used 48 months .....	<b>5.13%</b>
New/Used 60 months .....	<b>5.38%</b>
New/Used 72 months .....	<b>5.88%</b>
New (min. \$40,000 MSRP) 84 months ..	<b>6.13%</b>

<b>Boats, Trailers, Motor Homes</b> <span style="float:right">rates as low as</span>	
Over \$20,000 to 144 months .....	<b>5.88%</b>
Over \$12,500 to 96 months .....	<b>5.88%</b>
Over \$7,500 to 72 months .....	<b>5.88%</b>
Under \$7,500 to 60 months .....	<b>6.38%</b>

<b>Motorcycles</b> <span style="float:right">rates as low as</span>	
New over \$20,000 to 120 months .....	<b>5.88%</b>
\$12,501 to \$20,000 to 96 months .....	<b>5.88%</b>
\$7,500 to \$12,500 to 72 months .....	<b>5.88%</b>
Under \$7,500 to 60 months .....	<b>6.38%</b>

<b>ATV's, Snowmobiles, Jet Skis</b> <span style="float:right">rates as low as</span>	
New to 72 months .....	<b>6.38%</b>
Used over \$5,000 to 60 months .....	<b>6.38%</b>
Used under \$5,000 to 48 months .....	<b>6.38%</b>

<b>Pledge of Shares or Certificates</b> .....	Rate Plus <b>1.50%</b>
<b>Home Improvement</b>	
Fixed up to 84 months .....	<b>9.25%</b>
Variable rate up to 144 months .....	<b>8.00%</b>

<b>Home Equity</b> <span style="float:right">rates as low as</span>	
Fixed-Rate Home Equity .....	<b>6.75%</b>
Variable-Rate Line of Credit .....	<b>5.50%</b>

<b>First Mortgages</b>	
Fixed (5-Year Balloon) .....	call for rate
Fixed (7-Year Balloon) .....	call for rate
5-Year Fixed Rate .....	<b>5.50%</b>
7-Year Fixed Rate .....	<b>5.50%</b>
10-Year Fixed Rate .....	<b>5.50%</b>
15-Year Fixed Rate .....	call for rate
30-Year Fixed Rate .....	call for rate

<b>Signature Loans</b>	
Personal Pocketbook Line of Credit	
Variable Rate .....	<b>11.00%</b>
Overdraft Protection Loan .....	<b>12.50%</b>
Signature Loans .....	<b>9.90%</b>

<b>VISA Credit Card</b>	
Variable Rate	
Platinum .....	<b>8.00%</b> / <b>10.00%</b>
Gold .....	<b>13.00%</b> / <b>14.00%</b>
Classic .....	<b>14.00%</b> / <b>15.00%</b>

Rates are based on individual credit score. Rates are current as of 8/26/08 and are subject to change. For current rates or to apply, click on [www.FinancialPlusFCU.org](http://www.FinancialPlusFCU.org) or call (810) 244-2200 or toll free (800) 748-0451.

## Last Chance ...

**5.0% APR**  
**Promotional Rate for Balance Transfers**

**D**on't miss this opportunity for the special rate on a Financial Plus credit card balance transfer and special rate on our SunMoney Loan. Both promotions end on September 30, 2008.

Take advantage of our great promotional rate of 5.0% **Annual Percentage Rate** on balance transfers (rate is valid thru 12/31/08). We also offer great rates for credit card purchases — as low as 8.0% variable **APR** on our VISA Platinum.



Our popular Sun Money loan is a quick, easy way

to borrow up to \$5,000 for any purpose. SunMoney features 12 easy monthly payments and very competitive rates beginning at 7.9% **APR**.

It's easy to apply for a Financial Plus credit card or SunMoney Loan ... just call us, visit one of our offices, or apply online at [www.FinancialPlusFCU.org](http://www.FinancialPlusFCU.org).

## Discount Tickets Available

**L**ocated in Holly, the Michigan Renaissance Festival offers an authentic view of 16<sup>th</sup> century life and takes place from 10:00 a.m. to 7:00 p.m. on weekends through September 28.



We have discount tickets for the Michigan Renaissance Festival available at all five of our offices.

**Members with our Benefits Plus Checking get a bonus discount – purchase an adult ticket and receive a child's ticket at no charge!**

**Purchase your tickets at Financial Plus and save!**

	Gate	Members
Adult	\$18.95	<b>\$14.00</b>
Children*	\$ 9.95	<b>\$ 6.50</b>

\*children age 5-12; children age 4 and younger are free

## Member Education Seminars Return

### Identity Theft

Noon-1:30 p.m. and 6:00-7:30 p.m. • Tuesday, October 14, 2008

### Credit Score

Noon-1:30 p.m. and 6:00-7:30 p.m. • Tuesday, October 21, 2008

**M**ark your calendar for our popular Identity Theft and Credit Score seminars. Join us for one or both of these free educational seminars. More details will be in next month's newsletter, or visit our web site – [www.FinancialPlusFCU.org](http://www.FinancialPlusFCU.org).

## Cedar Point Tickets

**C**edar Point has increased ticket prices at the gate. But, you can still get discounted tickets at any of our offices. Cedar Point is open weekends through November 2, 2008.

Discounted Cedar Point Tickets	Cedar Point Gate Price	Financial Plus Member Price
	Adult Ticket (Ages 3-61, 48" or taller in shoes)	\$43.99 each
Junior/Senior Ticket (Ages 3-61, under 48" tall in shoes OR age 62 & older)	\$19.99 each	<b>\$14.50 each</b>
"Ride & Slide" Ticket (Admits one person into Cedar Point & Soak City on two days)	\$71.95 each	<b>\$67.00 each</b>
Soak City Ticket	\$29.00 each	<b>\$24.00 each</b>



**P. O. Box 7006 • Flint, Michigan 48507**

Main Telephone Number ..... (810) 244-2200  
 Toll Free ..... (800) 748-0451  
 Touch Tone Teller ..... (800) 234-5884  
 Internet Web Address ..... [www.FinancialPlusFCU.org](http://www.FinancialPlusFCU.org)



**MAIN OFFICE**  
 G-3381 Van Slyke Road  
 (north of Bristol Road)  
**Flint**

**Hours:** Mon.–Fri. 9:00 a.m. – 5:00 p.m.  
 (Thursday until 6:00 p.m.)  
**Drive-Up:** Mon.–Wed. 8:30 a.m. – 5:00 p.m.  
 Thursday 8:30 a.m. – 6:00 p.m.  
 Friday 8:30 a.m. – 5:30 p.m.

**BRANCHES**  
 G-5256 Corunna Road  
 (corner of Dye Road)  
**Flint Township**

**Hours:** Mon.–Thurs. 9:00 a.m. – 5:30 p.m.  
 Friday 9:00 a.m. – 6:00 p.m.  
**Drive-Up:** Mon.–Fri. 8:30 a.m. – 6:00 p.m.  
**SATURDAY 9:00 a.m. – 1:00 p.m.**

G-7048 Miller Road  
 (next to Kroger)  
**Swartz Creek**

**Hours:** Mon.–Thurs. 9:00 a.m. – 5:30 p.m.  
 Friday 9:00 a.m. – 6:00 p.m.  
**Drive-Up:** Mon.–Fri. 8:30 a.m. – 6:00 p.m.

15125 Silver Parkway  
 (next to Dairy Queen)  
**Fenton**

**Hours:** Mon.–Thurs. 9:00 a.m. – 5:30 p.m.  
 Friday 9:00 a.m. – 6:00 p.m.  
**Drive-Up:** Mon.–Fri. 8:30 a.m. – 6:00 p.m.  
**SATURDAY 9:00 a.m. – 1:00 p.m.**

8250 S. Saginaw Street  
 (north of McCandlish Rd.)  
**Grand Blanc**

**Hours:** Mon.–Thurs. 9:00 a.m. – 5:30 p.m.  
 Friday 9:00 a.m. – 6:00 p.m.  
**Drive-Up:** Mon.–Fri. 8:30 a.m. – 6:00 p.m.  
**SATURDAY 9:00 a.m. – 1:00 p.m.**

**CALL CENTER**

**Hours:** Mon.–Fri. 8:30 a.m. – 5:30 p.m.  
**SATURDAY 9:00 a.m. – 1:00 p.m.**