



Spring Newsletter

Volume 2017, Issue 2 **Four Flags Area Credit Union** 2nd Quarter 2017



SPRINGTIME IS...



CONSOLIDATING DEBT TIME

1.00% OFF Personal Loans

- Time to: Consolidate Credit Cards?
- Update your home or landscaping?
- Pay Uncle Sam?
- Start planning for vacation?

Rates as low as 8.00% APR.*

LOWER VEHICLE PAYMENT TIME

We will beat your current rate by at least a
1/2%APR—GUARANTEED!*
 Bring your loan to FFACU and start
 saving today!



HOME IMPROVEMENT TIME

With Home Equity Loan

Rates as low as 3.24% APR.*



NO PAYMENT FOR 90 DAYS TIME!

*** Loan approval subject to loan qualification. Home Equity loans are 1/2% off regular raters. Member Rewards are not applicable. Collateral must meet credit union guidelines. Refi promise rate cannot be less than 1.50%. Promo's subject to change without notification. Offer good 4/1/2017 thru 05/31/2017.**

2017 Annual Meeting



Mark your calendars for FFACU's Annual Meeting on April 21, 2017 at 5 P.M. in the credit union lobby. A review of the credit union's 2015 financial position will take place.

Members in good standing and present at the Annual Meeting may approve qualified candidates to fill slots on FFACU's Board of Directors. This is your opportunity to determine who will establish policies regarding shares, loans, investments, and general operations.

One Board of Director positions are up for election for three—year term. Incumbent: Jerry Novacek.



MEMORIAL DAY

Saturday, May 27, 2017
Monday, May 29, 2017

INDEPENDENCE DAY

Tuesday, July 04, 2017

Know before you go!

Have you found that car you have always wanted? Too afraid you will get pushed into a sale you will regret? Stop-in or call FFACU to get preapproved for an auto loan, so you won't get in over your head with payments and long loan terms.

KNOW BEFORE YOU GO:

- What you can spend.
- Interest rate.
- Monthly payment.
- Your trade in value.

Stop in to FFACU and see a loan officer and get preapproved today!



**Saturday Drive - Thru
hours are back!**

**We are open
9AM—NOON**

**April 1st thru
Dec 16th.**

**Thank you for your
understanding!**

Smart Money

Have you ever been strapped for cash, and thought about payday lending? We have a cheaper and better idea for you! FFACU is now offering **\$SMART MONEY!**

Smart Money gives you up to \$700 for a 90 day period with a much lower interest rate of 25%. Smart money is not based off your credit report, but does help it! What you will need for your

\$SMART MONEY LOAN:

- Must be at least 18 years old - Valid Driver's License or State ID
- Direct Deposit to your FFACU Account - Minimum income of \$1,000
 - 30 day membership & Must be in good standing with FFACU
 - Four months job tenure
 - 60 days at same residence
 - No current Bankruptcy

Come in today for your **\$SMART MONEY LOAN!**



Four Flags Area Credit Union Members Get Exclusive Discounts from Love My Credit Union Rewards

Everyone loves to save, especially on products and services you use every day. That's what Love My Credit Union Rewards is all about. Members have saved nearly \$2 billion in discounts from valued partners through Love My Credit Union Rewards. You can save too with valuable discounts from these partners:

- \$100 cash reward with every new line switched to Sprint! Current customers will receive \$50 for every line transferred. Plus, a \$50 loyalty reward every year for every line!*
- Save up to \$15 on TurboTax federal products!
- Get an exclusive smoke communicator and a \$100 gift card with a new ADT monitored home security system.
- Get trusted protection at true savings with TruStage Auto & Home Insurance Program.
- Shop and get cash back at over 1,500 online retailers with Love to Shop

You get all these offers and discounts just for being a member of Four Flags Area Credit Union! Start saving today at LoveMyCreditUnion.org.



VISIT FOUR FLAGS AREA CREDIT UNION AT

1012 S. 11th Street
Niles, Michigan 49120 or
www.fourflagsacu.com

