



Member\$hip Connection

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Phone (906) 786-0888

Escanaba, MI 49829
Toll Free in the U.P. 1-877-606-4121

We're online! Sign up for FREE home banking at www.myfcu.net

Fourth Quarter 2009

NOMINATING COMMITTEE REPORTS...

In accordance with our Federal Credit Union bylaws, we have had no interested volunteers step up for nomination to the Board of Directors and each of our volunteers have agreed to serve another term. Therefore we will not be holding an election this year. Thank you.

Switch and Save!

Costs can vary significantly from credit card to credit card. The card holder needs to be aware of the rate they are paying.

Ask questions about the card you are currently using, what rate are you paying, are there fee's assessed, has your rate changed?

If you aren't getting the best possible rate, take a look at our Platinum Preferred VISA card.

We'd Like to Say "Thanks"

As the year ends, we'd like to thank you for your valued business, friendship, and the trust you've placed in us.

You're the reason we're here.

We'll continue to give you the prompt, friendly, personal service

You've come to expect from us.

We hope you were able to enjoy the special events that were planned just for you!

Time to save on your auto insurance....

The credit union has partnered with AAA to offer our members discounted insurance. You can enjoy the benefits of AAA membership at a special group rate just by being a member of the credit union! To find out more, call 1-888-203-2606 or use the web

ATTENTION MEMBERS

Your Board of Directors has agreed to waive the VISA Gift Card Fee through June 30th, 2010.



Happy Holidays!

Reminder:

Northern United Federal Credit Union will assess a \$2.00 fee per item, for any mail that is returned to us. To avoid this fee please notify us prior to your move, or even if you are going to be temporarily away.

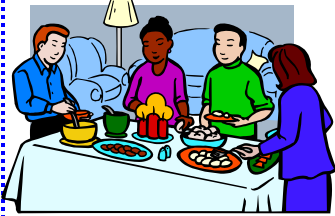


Need to upgrade your ride?

NORTHERN UNITED FEDERAL CREDIT UNION

Apply for an Auto Loan today.

You'll be ridin' high.



Northern United Federal Credit Union
Will hold it's Annual Meeting
At the Danforth Place, Escanaba
Saturday, March 20th 2010

We ask you to hold this date on your calendar to attend our annual meeting. This date is significant in our credit union history, it is the date we first received our credit union charter.

The tickets will be available February 1st, 2010 at a cost of \$15 per ticket.

Please call Mindy or Tiffany at 906-786-0888 should you need any assistance with your reservation.

The ticket cost covers the price of your meal, if you are attending the meeting portion only, there is no charge.

How to Stay Safe on Social Networking Sites

These days, it seems that just about everyone is involved in one way or another with Facebook, Twitter, Linked in, MySpace or another social network website. While these sites make it convenient to keep in touch with friends, family, and coworkers, it is important to keep in mind that these sites are open to the public.

Anyone can view or download information that you post to your social networks profile or account. In other words, once you put it out there, it can stay out there and be viewed by anyone.

Posted photos show a lot about you to potential employers and to other people you do not know. Don't post photos or information about yourself that you may not want the public to view.

As the popularity of online social networks increase, the threat of hackers and identity thieves trying to attain your personal information grows. Always maintain the highest levels of security to reduce this threat.

FAST TAX REFUND? Direct Deposit

Want your tax refund faster? There is no reason to pay additional fee's to receive an immediate refund from your tax processor, save the fee, get a direct deposit tax loan from us! We need a copy of your prepared taxes, indicating direct deposit into your account here at the credit union! Please call to verify the direct deposit numbers, they may have changed from last year!

Scam alert

Members are reporting receiving automated phone calls to their cell phones stating they need to reactivate their debit or credit card. Members are prompted to enter their card number. We have received several calls from our members and have also received information that customers of other financial institutions are also receiving these calls. Please do not give out your card numbers, we have not placed these calls.