



Member\$hip Connection

123 S. Lincoln Rd
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 2010

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.

Best wishes for a Happy New Year!

Northern United Federal Credit Union

Annual Meeting
Danforth Place, Escanaba

Friday, January 14th, 2011

Tickets available now, \$8 per member
\$12 per non-member/guest

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

Enter to win a \$25 VISA gift card

Name: _____

Address: _____

Email _____

Phone: _____

Drawing will be held on January 31st. One entry per member. By entering the drawing you agree to have your name/likeness published in one of the credit union publications.

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

Direct Deposit

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!

Avoid Holiday Spending hangovers...



If you know you always overspend for the holidays, better planning can keep cost under control.

Budget-list the family members you buy for and set a dollar amount for each person.

Shop early-Shop all year, take advantage of sales and remember where you store the gifts

Resist impulse to buy more because it's a good deal.

Pay with Cash- leave the credit card at home

Arrange a dessert gathering for friends-they will also appreciate the time spent with you.



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. Thank you!

