

June 2011

Breaking news...

E-STATEMENTS ARE HERE

The Credit Union has gone GREEN, have you? How would you like to receive your monthly or quarterly statements electronically?

An E statement is an electronic version of your statement. It provides you with a way to receive your statement as soon as it is printed, using internet based technology. To access E-Statements you will be required to be a home banking user. This service is free to you. Precautions have been taken to ensure the confidentiality of your electronic statement. We use the best available technology in security, firewalls, and encryption.

Once you sign up for E statements, your paper statement will no longer be printed. Previous statements will be archived for you to review at your leisure.

To enroll, all you have to do is go to our website www.myfcu.net, select home banking, then other services. This feature is perfect for those that have the internet and have seasonal addresses, that way the Post Office doesn't have to track you down. If you decide this is for yourself, and have problems signing up, please give the Credit Union a call and we'll help you get setup.

While you are signing up, don't forget our FREE home banking product. With our home banking product you can transfer money between your accounts here at the credit union, make balance inquiries on your loans, savings and checking, reconcile your checking, and review account history and transaction. In addition, you can make your loan payments on line! Quick, easy...the way it should be!

If you are interested in bill pay, we also offer that service for a small fee. You can designate who, how much and when you pay your bills.

Need a New Car? Save Big on a New GM Vehicle with Invest in America

Thanks to our partnership with Invest in America, [Northern United Federal Credit Union](http://NorthernUnitedFederalCreditUnion.com) has two ways for our members to save on a new vehicle. First, GM is offering valuable discounts on most new vehicles. Depending on which vehicle you choose, you could drive away saving thousands of dollars! Second, our members can save big with great low loan rates when you finance your new vehicle through our credit union. Just visit

www.lovemycreditunion.org to get the details on GM's terrific offers. Saving is that simple.



Why throw away your money?



*With the Sprint Credit Union Member Discount Plan
You'll get:*

- **10% off** most regularly priced Sprint service plans
- **15% off** most regularly priced Sprint business service plans
- Waived activation fee on new activations
- Waived upgrade fee

Available to new and existing Sprint members.

Click www.SprintSave4CU.com.

*Call **877.SAVE.4.CU.** (877.728.3428)*

Visit your local Sprint retail location.

Just tell them you're a Credit Union Member

to get this exclusive discount.

Ask them to be attached to the

NACUC_ZZM Corporate ID.

*Application of discount requires 2-year contract extension on existing plans. Verification of membership is required at time of activation/upgrade. All rights reserved. Sprint, the logo, and other trademarks are the trademarks of Sprint Nextel.
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Safeguard your Identity

Remove your name from pre-screened credit offers call 1-888-564-8688 or visit www.optout.prescreen.com .
Add your telephone number to the National Do Not Call Registry at www.donotcall.gov or call 1-888-382-1222.
Remove your name from individual Direct Mail Association Member mailing lists at www.dmachoice.org.
Place an alert on your credit file if you believe you may be a victim of identity theft. Call 1-800-525-6285 or visit www.fraudalerts.equifax.com.
Request your free credit report call 1-877-322-8228 or visit www.annualcreditreport.com.
Check your Social Security Statement of earnings and benefits each year to make sure no one is using your Social Security number for employment. Visit www.ssa.gov/mystatement to request a copy.
Avoid carrying Social Security cards, birth certificates, passports and extra cards. If you carry a healthcare card, and your social security number is the ID, ask if it can be changed.

Please keep these tips in mind, and be safe!

NEWSWORTHY NOTES:

Our scholarship committee met in May to review applications for our 2011 Scholarship, Michelle Wood was selected to receive the \$500 scholarship, and Mallory McPhee was selected to receive the \$250 scholarship. Congratulations and continued success to all our graduates!

Northern United Federal Credit Union is pleased to introduce our new employees. Audrey comes to us from North Carolina where she received her Certified Nursing Assistant degree from Forsyth Technical Community College. In her spare time Audrey enjoys home remodeling, shopping, cooking and movie nights.

Lindsey is a recent graduate of Escanaba High School, and plans to attend Bay de Noc Community College in the Fall. Lindsey enjoys snowboarding, tubing, four wheeling, and summer bonfires with friends and family. Please help us welcome Audrey and Lindsey into the Northern United Federal Credit Union family!

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Going Green... Fast, Easy, Convenient and Secure VISA statements! VISA Electronic statements are available to you thru the secure VISA web page at www.ezcardinfo.com. Sign up now, it's free, and you no longer have to wait for your mail!

As of June 30th, electronic checking statements will be available to you thru our FREE home banking page. Select home banking and other services to sign up today! Get your account information at your fingertips.

Fact Act Disclosure
(Fair and Accurate Credit Transactions)
In compliance with the Fair and Accurate Credit Transaction Act, Northern United Federal Credit Union is providing the following disclosure:

We may provide information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

FREE Home Banking product is available to Our members 24 hours per day, 7 days per week. Home banking is found on our web site, check your balances, transfer funds, make payments to your loans from the comfort of your home. And if you're interested in a Bill Pay service, we offer that on line also for only \$6.95 per month!

IMPORTANT NEW INFORMATION REGARDING OUR FUNDS AVAILABILITY POLICY

You previously received a statement about our funds availability policy, which explains when funds from deposits to certain accounts you have with us, will be available for withdrawal. This notice describes a change to that policy statement. This change is effective July 21, 2011. If you have any questions about this change, please contact us.

Our previous policy disclosure described certain circumstances when the first \$100 of a deposit would be available on the first business day after the day of deposit. The remaining funds from the deposit would be available at a later date.

After the effective date of the change, the amount that will be available on the first business day after the day of deposit will increase from \$100 to \$200.

IMPORTANT NUMBERS

Personal Audio Teller
1-800-508-9664

TO REPORT LOST CARDS
Visa Credit Card: 1-800-828-3901

Master Card Debit Card
1-888-241-2510