



# Member\$hip Connections

Escanaba, MI 49829  
Phone (906) 786-0888

We're online! Check out our HOME BANKING PRODUCT found only at WWW.MYFCU.NET

March 2010

## Scholarship Applications being accepted

Apply for our \$500 scholarship for our graduating seniors. Available to the Michigan college of your choice. This scholarship is based on scholastic ability, intellectual potential, personal integrity, and enthusiasm for learning, or evidence of desire to better humanity.

The recipient will be selected by the Scholarship Committee. He or she may study in any field at any Michigan school, college or university of his/her choice. The recipient will receive \$500 in a check made payable to the school, college or university of his/her choice to be used to help defray expenses.

- ELIGIBILITY:**
1. Recipient must be a graduating senior from our area school district .
  2. The recipient must be a member of the Northern United Federal Credit Union for a 12 month period, and remain a member if selected for the scholarship.
  3. The recipient must have at least a 2.5 Grade Point average.



**Requirements:** Submit a brief resume about yourself, your GPA, Class rank, the college you plan to attend, field of study, and what credit union membership means to you. Applications must be returned to the Credit Union Office by **April 30th, 2010** of the graduating year. The scholarship winner will be announced at graduation.  
*Good Luck Class of 2010*

### IMPORTANT NOTICE

The Federal Reserve Board has finalized efforts to consolidate check processing sites due to the significant decline in the volume of paper check processing. As a result, funds from certain check deposits will be subject to a faster availability schedule. Effective February 27, 2010, the Northern United Federal Credit Union Funds Availability Policy Disclosure is amended as follows:

**RESERVATION OF RIGHT TO HOLD** – In some cases, we will Not make all of the funds that you deposit by check available to you on the same business day that we receive your deposit. Funds may not be available until the **second** business day after the day of your deposit. However, the first \$100.00 of your deposit will be available on the first business day after the day of your deposit. If we are not going to make all of the funds from your deposit available on the same business day, we will notify you at the time you make your deposit. We will also tell you when the funds will be available. If your deposit is not made directly to one of our employees, or if we decide to take this action after you have left the premises, we will mail you the notice by the next business day after we receive your deposit. If you will need the funds from a deposit right away, you should ask us when the funds will be available.

**LONGER DELAYS MAY APPLY** – We may delay your ability to withdraw funds deposited by check into your account an additional number of days for these reasons:

We believe a check you deposit will not be paid. You deposit checks totaling more than \$5,000.00 on any one (1) day. You deposit a check that has been returned unpaid. You have overdrawn your account repeatedly in the last six (6) months. There is an emergency, such as failure of communications or computer equipment.

We will notify you if we delay your ability to withdraw funds for any of these reasons, and we will tell you when the funds will be available. They will generally be available no later than the **seventh** business day after the day of your deposit.

Please retain this amendment with the original Funds Availability Policy Disclosure provided to you.

You are welcome to contact the credit union with any questions you may have regarding this change. Thank you.



# Privacy Disclosure

## *Credit Union Privacy Notice*

This Credit Union, your member owned financial institution, is committed to providing you financial products and services to meet your needs and reach your financial goals. We are equally committed to protecting our member's privacy. You can be confident that your financial privacy is a priority of this credit union. We are required by law to give you this privacy notice to explain how we collect, use and safeguard your personal financial information. If you have any questions, please contact a member service representative at or (906) 786-0888.

### ***Information We Collect and Disclose About You***

We collect nonpublic personal information about you from the following sources:

- ◆ Information we receive from you on applications and other forms;
- ◆ Information about your transactions with us or others;
- ◆ Information we receive from a consumer reporting agency;
- ◆ Information obtained when verifying the information you provide on an application or other forms. This may be obtained from your current or past employers, or from other institutions where you conduct financial transactions.

We may disclose all the information we collect, as described previously, to other financial institutions with whom we have joint marketing agreements or to our affiliated third party financial service provider, which provides shared branching, debit card and ATM services. To protect our members' privacy, we only work with companies that agree to maintain strong confidentiality protections and limit the use of information we provide. We do not permit these companies to sell the member information we provide to other third parties.

In order to conduct the business of the credit union, we may also disclose nonpublic personal information about you under other circumstances as permitted or required by law. These disclosures typically include information to process transactions on your behalf, conduct the operations as we follow your instructions as you authorize, or protect the security of our financial records. In the event you are no longer a credit union member, we will not share information we have collected about you, except as permitted or required by law.

### ***How We Protect Your Information***

We restrict access to nonpublic personal information about you to those employees who have a specific business purpose in utilizing your data. Our employees are trained in the importance of maintaining confidentiality and member privacy. We maintain physical, electronic, and procedural safeguards that comply with federal regulations and leading industry practices to safeguard your nonpublic personal information.

### ***What You Can Do to Help Protect Your Privacy***

Your Credit Union is committed to protecting the privacy of its members. Members can help by following these simple guidelines:

- ◆ Protect your account numbers, card numbers, PINs (personal identification numbers) and passwords. Never keep your PIN with your debit or credit card which can provide free access to your accounts if your card is lost or stolen.
- ◆ Use caution when disclosing your account numbers, social security numbers, to other persons. If someone calls you, explains the call is on behalf of the credit union and asks for your account number, you should beware. Official credit union staff will have access to your information, we will not ask for it.
- ◆ Keep your information with us current. It is important that we have current information on how to reach you. If we detect potentially fraudulent or unauthorized activity or use of an account, we will attempt to contact you immediately. If your address or phone number changes, please let us know.

If you have questions concerning this notice, please do not hesitate to call us.

Phone: (906) 786-0888

### IMPORTANT NUMBERS

Personal Audio Teller  
1-800-508-9664

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

Master Card Debit Card  
1-888-865-4722

