

## Let us know before you go:

It's a big expense to mail statements, even more so when we have to send them twice. To avoid the return mail fee, please **sign up for our no cost E Statements**. You will receive an email on the 1st of the month saying your statement is ready for retrieval.

We assess a **\$2.00** fee for any mail that is returned to us. To avoid this fee please notify us prior to your move or winter retreat. We can be contacted by phone at 906-786-0888 or email at service@myfcu.net. E Statements do not require address change notification. Thank you!

## Holiday hours..... 2015-2016

We will be closed:

Thursday, December 24th at 1 pm (Christmas Eve)

Friday, December 25th (Christmas Day)

Thursday, December 31st at 1:00 pm

(New Years Eve)

*To check balances, transfer funds or payments please use home banking or personal audio teller.*

*If you are not currently signed up for home banking, please call and we can help you. E Statements are also available to you at no cost if you have our home banking account. They are generally available on the first day of the month. Thank you.*

**Secured vehicle loan rates as low as 1.99% APR** Call ahead to be pre-approved before you shop. Ask for Kali. 906 786 0888

## FAST TAX REFUND?

**Direct Deposit**

**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! It's easy, bring in a copy of your prepared taxes, indicating direct deposit into your account at the credit union. We will prepare your refund loan, and you will have cash in hand. It's that easy!

Why pay the high refund fee's charged by tax processor's? Membership pays!





## Northern United Federal Credit Union Members Save Big with the Sprint Credit Union Member Discount

Tired of paying too much for your cell bill? We don't blame you. So we're helping you save with the Sprint Credit Union Member Discount from Invest in America. As a [credit union](#) member, you can save on your monthly wireless bills – plus have your activation and upgrade fees waived.

### Our members can save:

- 10% off\* select personal Sprint plans
- 15% off\* select business Sprint plans
- Waived activation fee on new activations
- Waived upgrade fee
- Available to new and existing Sprint customers

Consider the Sprint Credit Union Member Discount one of the many perks for being a member!

### 3 Ways to Get Your Discount:

- Call **877.SAVE.4CU** (877.728.3428) and let them know you're a **credit union member**. Ask to be a part of the NACUC\_ZZM Corporate ID to save
- Click **[LoveMyCreditUnion.org/Sprint](http://LoveMyCreditUnion.org/Sprint)**
- Visit your nearest Sprint store

Stop paying too much for your wireless services, start saving with the Sprint Credit Union Member Discount today.

\*Application of discount requires 2-year contract extension on existing plans. Verification of membership is required at time of activation/upgrade. discount not available on secondary lines for Family and Business Share plans.