



Summer 2019

Frankfort

Community Federal Credit Union



SIZZLING SUMMER SAVINGS!

New ways to earn Dividends

IN AN EFFORT to give back to you, our member, we have made a few changes. First, we are now offering dividends on checking accounts an average daily balance of \$500.00 or more. This includes all current checking accounts. If you don't have a checking account, stop in and pick up an application. With our checking accounts, you get a Visa debit card that can be used all over the world and fee free withdraws at over 30,000 participating ATMs. We also offer \$500 overdraft line of credit to qualified members.

THEN WE HAVE revamped our Super Saver accounts by lowering the minimum balance to \$5,000.00 and created a three-tier system, which gives you a higher yield the higher the balance without any commitments. If you already have a Super Saver account, no action is needed, except if you want to add to it. If you're interested in creating a Super Saver, just let us know.

Super Saver	
Average Daily Balance	
\$5,000.00—\$24,999.99	0.35%
\$25,000.00—\$74,999.99.....	0.45%
\$75,000.00 and up	0.55%
Share Certificates	
6 Months	0.50%
12 Months	1.25%
18 Months	1.50%
24 Months	2.00%
Dividend Checking	
Average Daily Balance	
\$500.00 and up	0.25%
Regular Shares	
Average Daily Balance	
\$5.00 and up	0.15%

Dividends shown as Annual Percentage Yield

FINALLY, WE HAVE brought back Share Certificates (CDs). We are offering terms of 6, 12, 18, and 24 months. We are also allowing you to pick your dividend destination. You can send it to your Savings, Checking, Super Saver, or put it back on the Certificate.

Frankfort Community Federal Credit Union

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 Frankfort, MI 49635-0311
 Phone: **231-352-9392**
 Fax: **231-352-9344**
 E-mail: info@frankfortcu.org
www.frankfortcu.org

Loan Officers:
 Jeffery Sandman
jeff@frankfortcu.org
 Dane Colby
dane@frankfortcu.org

Lobby Hours:
Monday through Friday
 8:00AM—5:00 PM

Drive Thru Hours:
Monday through Thursday
 8:00 AM-5:00PM
Friday
 8:00 AM –6:00 PM

Routing & Transit #
 272480157

2019 Holiday Closings:
 Jan. 21 – Martin Luther King Day
 Feb. 18 – Presidents Day
 May 27 – Memorial Day
 July 4 – Independence Day
 Sept. 2 – Labor Day
 Oct. 14 – Columbus Day
 Nov. 11 – Veterans Day
 Nov. 28 – Thanksgiving Day
 Dec. 24 – Christmas Eve
 (Close at noon)
 Dec. 25 – Christmas Day
 Dec. 31 – New Year's Eve
 (Close at noon)
 Jan 1, 2020 – New Year's Day



Now offering credit cards!

We are happy to announce that we have recently teamed up with our friends at LSC to offer credit cards through their myCUcard program.



These FCFCU branded cards have no annual fees. With competitive rates, myCUcard offer 24/7 Fraud Protection and allows you to earn ScoreCard® Rewards. They also have an easy-to-use website for you to check your balance, initiate fee free balance transfers, and shop their rewards store.

Go to myCUcard.com to learn more and to apply. We also have paper applications at the credit union.

Transferring funds made easy

Do you have other accounts other than your FCFCU account? Do you ever wish you could move money between those accounts and your credit union account? With our online bill pay, you can.

- Log into your credit union account at frankfortcu.org
 - Click on PAYMENTS on the left-hand side
 - Click on EXTERNAL ACCOUNTS
 - Click on ADD EXTERNAL ACCOUNTS
 - Enter the other financial institutions' Routing Number, your Account Number there, and whether it's a savings or checking account
 - Review and confirm the Terms and Conditions
 - Click ADD ACCOUNT
 - Within a couple business days, you'll receive two small deposits in your other account
 - Once you received those small deposits, go back to EXTERNAL ACCOUNTS and click on VERIFY ACCOUNT
 - Enter the amounts
 - Once the accounts are linked, you can move money back and forth by using the TRANSFER MONEY feature
- Being able to move money between financial institutions allows you to better manage your funds and makes it easier to pay loans with us or elsewhere. If you ever have any questions, give us a call or stop in.



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