

# Forest Area Federal Credit Union



## Welcome to 2020!

I find it hard to believe that twenty years have passed since we crossed into the new millennium and went through the worries of Y2K. While others were still celebrating that evening, I remember being in the credit union at 1 a.m. running test scripts to verify everything would be up and available for members on January 2nd. I was fairly confident that all was well, since the lights were still on, my phone had service and Dick Clark was helping people usher in the New Year while dancing the night away.

We've witnessed enormous technological, economic, political and philosophical changes since that evening. However, what didn't change is the culture, ethics and dedication that the Board and staff of this credit union have to its member-owners. Yes, you the depositors are our primary focus. We strive to protect the assets you entrust to us. We remain local, although with six branches, local becomes a much larger area.

We work to support clubs, organizations and those in need within the communities we serve. We don't lean left or right, we don't judge, we stand up straight, show respect, treat everyone equally, look you in the eye when we speak and provide the financial services you deserve. We are always open to hear your thoughts, ideas, likes and dislikes.

Recently we updated our Vision for the future and we will be looking to maintain a 10% annual growth. We restated our Mission Statement which now reads "Strengthening our communities; investing in your success." Finally, we looked at our core values and thought these best defined us, "Respect, Integrity, Innovation, Empowerment and Passion." With these focuses in mind, we look forward to serving you long into the future.

In closing, I want to wish all of you a safe and happy New-Year and thank the Forest Area staff for all they did in 2019 and their dedication to you.

Sincerely,  
*Gregory J. Gurka, CEO*



## Mesick Branch

Forest Area Federal Credit Union is excited to announce the opening of our newest branch in Mesick. The new office is located at 101 Mesick Ave. FAFUCU is excited to expand to Mesick and looks forward to serving the community.

### Holiday Closings

- Presidents Day: February 17<sup>th</sup>
- Memorial Day: May 25<sup>th</sup>
- Independence Day: July 4<sup>th</sup>
- Labor Day: September 7<sup>th</sup>
- Columbus Day: October 12<sup>th</sup>
- Thanksgiving: November 26<sup>th</sup>
- Christmas Eve: December 24<sup>th</sup>  
(close at noon)
- Christmas Day: December 25<sup>th</sup>
- New Years Eve: December 31<sup>st</sup>  
(close at noon)
- New Years Day: January 1<sup>st</sup>, 2021

Take a journey.  
We'll be with you.

Great rates,  
hometown  
hospitality, and  
numerous  
locations to  
serve you!

1%  
Cash Back  
+  
\$50  
Cash Back  
on first qualifying purchase\*

\*based on credit score  
\*\*in the form of redeemable points

**Fife Lake**  
638 Boyd St

**Kalkaska**  
409 West Mile

**Manton**  
516 N Michigan Ave

**Kingsley**  
6966 Cougar Trail

**Lake City**  
101 N Main St

**Mesick**  
101 Mesick Ave

# 11th Annual Food Pantry

FAFCU spent the month of November collecting donations for the 11th Annual Food Pantry Fundraiser. We would like to thank all the members and community businesses for the donations that were raised and for the Board of Directors generous pledge to match funds again this year up to \$10,000. The total amount raised this year was \$14,016.34 and \$24,016.34 in total was distributed to eight different food pantries in the communities we serve. Thank You from Forest Area Federal Credit Union where we truly are neighbors helping neighbors!



## Community Grant Recipients for 2019



Lake City 4th Grade Safety Around Water	\$500
Forest Area Varsity Softball	\$1,000
Springville Twp. Community Center/Library	\$5,000
Fife Lake Emergency Services	\$1,000
Cross Roads Farm	\$3,500
Fife Lake Trail Town Committee	\$1,000
Manton Middle School	\$1,500
Friends of the Manton Library	\$5,000

If you are interested in applying for a community grant, please stop into one of our branches for more information.

**SKIP THE STRESS  
WITH  
SKIP-A-PAY**

**Providing our members a little extra cash and breathing room on their loan payments.**

**To get started, click the link in On-Line Banking next to your eligible loan or call us at (231) 879-4154.**



## Congratulations!

### 2019 FAFCU Scholarship Recipients

#### Forest Area High School

Zachary Keiser  
Miranda Korn  
Rachael Vance

#### Kingsley High School

Drayton Stringer  
Phoebe LaTulip  
Jacie King  
Emily Barnhart  
Nicholas Lewis  
Shelby Brown  
Juan Gonzales  
Collin Graham

#### Manton High School

Gavin Somers  
Tuesdae Clark  
Trevor Salani

#### Kalkaska High School

Angela Lott  
Aubrey Talamantez  
Taylor Findley

Each recipient was awarded a \$500 scholarship to use towards college expenses. 2020 Scholarship Applications are due April 15th. Stop into one of our branches to pick up an application today!

# 36th Annual Meeting

Our Annual Meeting will be held this year at the Hulwick Event Center.

**Saturday, April 18, 2020**  
**Hulwick Event Center**  
**10674 Coster Road SW**  
**Fife Lake, MI 49633**

Social Hour begins at 5:30 p.m. followed by dinner and a business meeting. Tickets will be available at the branches beginning in February 2020. Tickets are not needed for the business meeting or elections.

Secretary Notice of Nomination and Election Procedure:

The nominating committee from the Board of Directors has nominated the following individuals to fill these seats expiring in 2020: Incumbent Lee Sandy is up for re-election, Alan McCullen and Tom Runkel have been appointed to the nominating committee.

Nominations for vacancies on the Board of Directors can be made by submitting a petition signed by 1% of the current credit union membership (1% of the credit union membership is equal to 131 members). The petition must be submitted to the Nominating Committee no later than 40 days prior to the Annual Meeting or March 9th, 2020. Qualifications for Directors are that you must be at least 18 years of age, a member in good standing (no delinquencies or bad debt with the credit union), and not be an employee or an immediate family member of an employee. Any properly qualified member who submits a properly signed petition will have his/her name placed on the 2020 Forest Area Federal Credit Union Board of Director's ballot.

There will be no ballot distributed if the number of nominations equals the number of positions to be filled. The term of office is three years and requires continuing education and attendance at monthly meetings. Contact Jody Perkins for more information on the duties of a Volunteer Board Member or other volunteer positions.

## ANNUAL NOTICE OF REQUIRED PROPERTY INSURANCE

If you have a loan with Forest Area Federal Credit Union which gives the credit union a lien on your vehicle, home or other property, you are required to provide us a copy of the insurance coverage and list the credit union as an additional insured on your policy. Please ask that your insurance company provide the annual paid policy statement to us.



## Board of Directors

Lee Sandy - Chairman

Donald Crawford - Vice-Chair

Polly Piltz - Treasurer

Alan McCullen - Secretary

Thomas Runkel - Board Member

Lyle Spalding - Board Member

Todd VanDussen - Board Member

Keith DeBarr - Associate Director

Shawn Archer - Associate Director



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**LOANPAY XPRESS**

✓ NO LATE FEES    ✓ NO MISSED PAYMENTS    ✓ 24/7 ACCESS

We've made it easy and convenient to pay your loan online. You can stop worrying about missing a payment or paying a late fee when you sign up for recurring payments.

**You deserve to pay your loan where you want, when you want, 24/7!**  
**Sign up Today!**

FACTS	WHAT DOES FOREST AREA FEDERAL CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?
Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	The types of personal information we collect and share depends on the product or service you have with us. This information can include: <ul style="list-style-type: none"> <li>• Social security number</li> <li>• Account balances</li> <li>• Credit History &amp; Credit Score</li> </ul> When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.
How?	All financial companies need to share member's personal information to run their everyday business. In the section below, we list the reasons financial companies can share their personal information; the reasons Forest Area Federal Credit Union chooses to share; and whether you can limit this sharing.

# FAFCU Privacy Policy

Reasons we can share your personal information	Does Forest Area Federal Credit Union Share?	Can you limit this sharing?
<b>For our everyday business purposes—</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes—</b> to offer our products and services to you	Yes	Yes
<b>For joint marketing with other financial companies</b>	Yes	Yes
<b>For our affiliates' everyday business purposes—</b> information about your transactions and experiences	Yes	No
<b>For our affiliates' everyday business purposes—</b> information about your creditworthiness	No	We don't share
<b>For our affiliates to market to you</b>	Yes	Yes
<b>For non-affiliates to market to you</b>	Yes	Yes

To Limit our Sharing	<ul style="list-style-type: none"> <li>• Call 888-879-4154</li> </ul> <p><b>Please note:</b> If you are a <i>new</i> customer, we can begin sharing your information thirty-days after you have been provided this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.</p>
Questions?	Call 888-879-4154

Who We are	
<b>Who is providing this notice?</b>	Forest Area Federal Credit Union
<b>What we do</b>	
How does Forest Area Federal Credit Union protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured buildings and files.
How does Forest Area Federal Credit Union collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> <li>• Open an account or Deposit money</li> <li>• Apply for a loan or give us your income information</li> <li>• Provide account information</li> </ul> We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
<b>Why can't I limit all sharing?</b>	Federal law gives you the right to limit only <ul style="list-style-type: none"> <li>• sharing for affiliates' everyday business purposes—information about your creditworthiness</li> <li>• affiliates from using your information to market to you</li> <li>• sharing for non-affiliates to market to you. State laws and individual companies may give you additional rights to limit sharing.</li> </ul>
<b>What happens when I limit sharing for an account I hold jointly with someone else?</b>	The limitations will apply to all joint owners on the account.

Definitions	
<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>• Forest Area Services, LLC</li> <li>• CU*Answers</li> </ul>
<b>Non-Affiliates</b>	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>• Allied Solutions</li> <li>• CUNA Mutual</li> <li>• EconoCheck</li> <li>• Rate Genius</li> </ul>
<b>Joint Marketing</b>	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> <li>• Invest in America</li> </ul>

