

Forest Area Federal Credit Union



Take Control of your Cards

Forest Area FCU now offers instant issue of our Debit MasterCard and Visa Credit Cards. No more waiting for a card to come in the mail, all of our branches can now make a new card while you wait.

Check out the FAFCU Mobile App for new updates that include Card Controls that allow you to deactivate your Debit or Credit card should something happen to it.

The Mobile App also allows for Remote Deposit Capture. You can deposit a check to your account with just your mobile device. Download the app from Google Play store or iTunes.

Lake City Branch



Forest Area Federal Credit Union would like to introduce the newest branch to our FAFCU family. Opening January 2019, this new office will have staff to help with any banking needs as well as loan originators to assist with your financial wants as well. Sitting at 101 North Main Street, Lake City, this office is also equipped with a 24/7 full function ATM. Be sure to check out this new location if you are in the area! FAFCU is excited to expand to Lake City and looks forward to serving the community.

Holiday Closings

- February 18th
- May 27th
- July 4th
- September 2nd
- October 14th
- November 28th
- December 24th (close at noon)
- December 25th
- December 31st (close at noon)
- January 1st, 2020



ENTER FOR A CHANCE TO **WIN!**

ENROLL IN E-STATEMENTS FOR A CHANCE TO WIN A YETI COOLER



Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government. NCUA a U.S. Government Agency.



One (1) Prize Winner will be selected on or about March 5, 2019 by a random drawing from all qualified entries received by a participating credit union between January 1, 2019 and February 28, 2019. Eligible members can enter the contest by enrolling for e-Statements through It's Me 247 Online Banking by clicking on "Info Center" and then "eStatement Options" and completing the enrollment. No purchase necessary. See your credit union for complete details, including contest rules, restrictions and alternate method of entry. Void where prohibited by law.

Fife Lake	Kalkaska	Manton	Kingsley	Lake City
638 Boyd St	409 West Mile	516 N Michigan Ave	6966 Cougar Trail	101 N Main St

10th Annual Food Pantry

FAFCU spent the month of November collecting donations for the 10th 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 \$7,500!



The total amount raised this year was \$18,065.14 and 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!



Congratulations!

2018 FAFCU Scholarship Recipients

Kalkaska High School

Robert Daniels
Emily Day
Makenzie Leach
Rowdy Vyverberg
Makenzie Wilkinson

Forest Area High School

Amiah Gillett
Payton Leonard
Kyle Ingersoll
Ethan Durfee
Delaney Peters

Manton High School

Joshua Farrell
Rayna Skiver
Skyler Hoffman
Isabel Thompson
Shelby Bigelow

Kingsley High School

Jillian Weber
Hannah Carr
Emily Esman
Brianna Breithaupt
David Lint

Community Grant Recipients for 2018

Fife Lake Historical Society- \$1,045.00

Lake City Chamber of Commerce- \$1,500.00

Ardis Missaukee District Library- \$200.00

Northern Shockers- \$1,000.00

St. Aloysius Church- \$ 1,000.00

Walton Junction Sportsmen's Club- \$ 2,000.00

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



Each recipient was awarded a \$500 scholarship to use towards college expenses. 2019 Scholarship Applications are due April 15th. Stop into one of our branches to pick up an application today!

35th Annual Meeting

Our Annual Meeting will be held this year at the Grand Traverse Resort on April 13th. Social hour begins at 5:30 p.m. followed by dinner and a business meeting. Please plan to purchase your tickets early this year at a price of \$10.00 from any office or by phone.

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 2019: Incumbent Lyle Spalding, Incumbent Tom Runkel, and Incumbent Polly Piltz.

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 117 members). The petition must be submitted to the Nominating Committee no later than 40 days prior to the Annual Meeting or March 4th, 2019. Qualifications for Directors are that you must be at least 18 years of age, a member in good standing (no delinquencies or existing 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 2019 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.



Forest Area Federal Credit Union		
Rates as of 12/14/18		
Certificates of Deposit		
Term	Rate	APY
3 Months	0.35%	0.35%
6 Months	0.50%	0.50%
6 Month Youth CD	0.50%	0.50%
12 and 18 Months	1.00%	1.00%
24 and 30 Months	1.25%	1.26%
36 Months	1.50%	1.51%
48 Months	2.00%	2.02%
60 Months	2.50%	2.53%
IRA 36 Months	1.50%	1.51%
IRA 48 Months	2.00%	2.02%
IRA 60 Months	2.50%	2.53%
Share Account		
Under \$500.00	0.10%	
\$500.00 to \$2499.99	0.15%	
\$2500.00 or more	0.20%	
Christmas Club	0.35%	
Christmas Club Maximum deposit \$5,000		
IRA's		
IRA Share Account	1.00%	1.00%
Rates are subject to change without notice.		

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

Asset Size as of 11/30/18

\$111,755,796.85

Number of Members as of 11/30/18

12,170

FAFCU Privacy Policy

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"> • Social security number • Account balances • Credit History & Credit Score 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.

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

To Limit our Sharing	<ul style="list-style-type: none"> • Call 888-879-4154 Please note: If you are a <i>new</i> customer, we can begin sharing your information from the date we sent 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.
Questions?	Call 888-879-4154

Who We are	
Who is providing this notice?	Forest Area Federal Credit Union
What we do	
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"> • Open an account or Deposit money • Apply for a loan or give us your income information • Provide account information We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only <ul style="list-style-type: none"> • sharing for affiliates' everyday business purposes—information about your creditworthiness • affiliates from using your information to market to you • sharing for non-affiliates to market to you. State laws and individual companies may give you additional rights to limit sharing.
What happens when I limit sharing for an account I hold jointly with someone else?	The limitations will apply to all joint owners on the account.
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • Forest Area Services, LLC • CU*Answers
Non-Affiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • Allied Solutions • CUNA Mutual • EconoCheck • Rate Genius
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> • Invest in America