



FOREST AREA FEDERAL CREDIT UNION

2022

● HOLIDAY CLOSINGS

New Year's Day

Saturday, January 1st

Presidents' Day

Monday, February 21st

Memorial Day

Monday, May 30th

Independence Day

Monday, July 4th

Labor Day

Monday, September 5th

Columbus Day

Monday, October 10th

Thanksgiving Day

Thursday, November 24th

Christmas Eve

Saturday, December 24th

Regular Saturday Hours

Christmas Day

Sunday, December 25th

Monday, December 26th

New Year's Eve

Saturday, December 31st

Regular Saturday Hours

“ Strengthening Our Communities; Investing in Your Success”

What a great year 2021 has been to the Credit Union. We have gained many new members, and were able to loan members more.

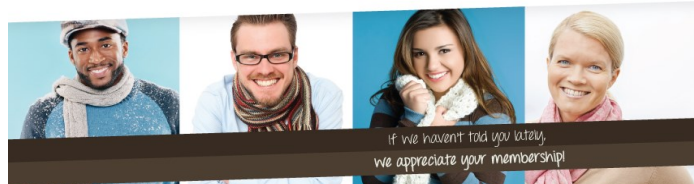
We faced another year of uncertainty and have achieved more than what we thought. We were still able to give out scholarships to our high school seniors, award grants to local organizations, collect funds for our local food pantries and we donated our time to worthy causes.

We want to thank our members for staying true to Forest Area Federal Credit Union. Without you none of our achievements would be possible.

We hope 2022 will be bigger and better than the last year.

Forest Area Federal Credit Union

THANKS FOR BEING A MEMBER,
TOGETHER WE HELP EACH OTHER GROW.



Locations

Contact us at 231-879-4154

Fife Lake - 638 Boyd St

Kingsley - 6966 Cougar Trail

Kalkaska-- 409 West Mile

Lake City-- 101 N Main St

Manton - 314 W Main St

Mesick-- 101 Mesick Ave



13TH Annual Food Pantry

FAFCU spent the month of November collecting donations for the 13th Annual Food Pantry Fundraiser. We would like to thank all the members and community businesses for the donations that were raised, and the Board of Directors generous pledge to match funds again this year up to \$12,000. The total amount raised this year was \$14,724.08 and in total \$26,724.08 was distributed to eight different food pantries in the communities we serve.



Thank You from Forest Area Federal Credit Union

Community Grant Recipients for 2021

- Fife Lake Historical Society
- Missaukee Conservation District
- Project Christmas
- KHS Class of 2022

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



2021 FAFCU Scholarship Recipients

Each Recipient was awarded a \$500 scholarship to use towards college expenses. 2022 Scholarship Applications are due April 15th. Stop into one of our branches to pick up an application today

Forest Area High School

- Madison Morey
- Maycey Turner

Kingsley High School

- Joseph Moran
- Logan Hughes
- Olivia Esman

Beau LaTulip

Manton High School

- Molly Hicks
- Kaleb Moore
- Colton Bigelow

Lake City High School

Andrew VanderTuig

Kalkaska High School

- Jackson Yanz
- Alison Luck
- Gabriella Paryani
- Madison Wilkinson
- Lauren DeVol
- Alexandria DeVol

Mesick High School

- Aiden Brewer
- Cole Spencer



38th Annual Meeting

Our Annual Meeting will be held this year at Hulwick Event Center on April 9th 2022 6:00p.m, dinner will be followed by a meeting . Please plan to purchase your tickets early this year at a price of \$10.00 from any office or by phone at 231-879-4154.

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 2022: Incumbent Lyle Spalding, Incumbent Keith DeBarr, 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 that 40 days prior to the Annual Meeting or February 28th, 2022. Qualifications for Directors are that you must be at least 18 years of age, a member in good standings (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 2022 Forest Area Federal Credit Union Board of Director's ballot's. 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 Rachel Konsella for more information on the duties of a Volunteer Board Member or other volunteer positions.

Board of Directors

Lee Sandy—Chairman
 Donald Crawford—Vice-Chairman
 Polly Piltz—Treasurer
 Alan McCullen—Secretary
 Lyle Spalding—Board Member
 Todd VanDussen—Board Member
 Keith DeBarr— Board Member
 Shawn Archer— Associate Director
 Robert Raden— Associate Director



Retirements

Nancy Mohler
 Retired on May, 14 2021
 Art Wasek
 Retired on July, 9 2021

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.

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 no longer 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 <p>Please note: If you are a new customer, we can begin sharing your information from the date we sent this notice. When you are no longer 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	
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