



31st ANNUAL MEMBERSHIP MEETING

Our Annual Meeting will be held this year at the Grand Traverse Resort, in Traverse City on April 26, 2014. Social hour begins at 5:30 pm followed by dinner and 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 two seats expiring in 2014: incumbents: Lee Sandy & 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 110 members). The petition must be submitted to the Nominating Committee no later than 40 days prior to the Annual Meeting or March 17, 2014. 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 2014 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 Robert Raden or Jody Perkins for more information on the duties of a Volunteer Board Member or other volunteer positions.

What's new at FAFCU?

You may see many new faces when you visit the credit union these days. We have added and moved several employees to meet the growing demand for credit union services. This growth is due to the continued support of our members. As with all change there are growing pains and we know that you may have felt some of them. Please be patient in supporting our staff as they do everything they can to service your financial needs.

We want to welcome Nathan Blessing as our new CFO and Amy Bridson as our branch manager in the Manton office. These two individuals bring a wealth of experience with them and we are very excited to have them as part of our team.

We also want to thank Merri Nixon, our former CEO for her many years of service. She has been with the credit union for over 25 years and has been instrumental in getting the credit union to where it is today. She decided to retire in August and we wish her the best in her future endeavors.

We thank you for your trust and we continue to pledge to you that we will do our very best to make Forest Area Federal Credit Union a credit union that will make you proud to be a member.

Special points of interest:

- Be sure to keep this month's statement, as it also serves as your 1099 tax form.
- In 2014, all offices will be closed on:
 - February 18th
 - May 26th
 - July 4th
 - September 1st
 - October 13th
 - November 27th
 - December 24th at 12 p.m.
 - December 25th
 - December 31st at 12 p.m.
 - January 1st, 2015
- Get your taxes in soon to avoid the big rush! Call 879-3864 for more details on having your taxes prepared and E-Filed by Forest Area Services, LLC.

Shares APR % declared for funds on deposit 10/01-12/31/13

\$0.01—\$499.99 0.15%

\$500—\$2,499.99 0.20%

\$2,500 and over 0.35%

12 Month CD 0.50%

IRA Deposits
Effective 1/1/2014 1.00% APY

*APY stands for Annual Percentage Yield

Fife Lake Branch	Kalkaska Branch	Kingsley Branch	Manton Branch
638 Boyd St. PO Box 118 Fife Lake, MI 49633 Phone: (231) 879-4154 Fax: (231) 879-3989	782 S. Cedar St. PO Box 901 Kalkaska, MI 49646 Phone: (231) 258-2665 Fax: (231) 258-6781	6966 Cougar Trail PO Box 642 Kingsley, MI 49649 Phone: (231) 263-3790 Fax: (231) 263-3793	516 N. Michigan Ave. PO Box 593 Manton, MI 49663 Phone: (231) 824-3060 Fax: (231) 824-3362

On to go? So is Forest Area Federal Credit Union

Manage your accounts on-the-go with Mobile Banking from Forest Area Federal Credit Union. Check balances, monitor account activity, pay bills, transfer funds, and locate branches or ATMs securely from your mobile device.

Once you've installed the app on your mobile device, you'll enjoy accessing your Forest Area Federal Credit Union accounts anytime, anywhere. With the app or accessing It's Me 247 online from your mobile device you can:

- Manage Your Account
- Check Balances
- Pay Bills
- Make Transfers
- View Recent Transaction History
- Find locations, phone numbers, shared branching locations and ATMs
- Rate your experience with credit union
- Use the QR reader, find credit union events & more.

You can also enroll your phone or mobile device through FAFCU's Online Banking. Once logged into Online Banking, select the Mobile Banking link. From here, enter your mobile number & then enter the confirmation number from the text that is sent. This allows you to use our text banking feature. With this feature you can check your balances on the go.

You can also set up e-alerts. E-alerts sends you a text when your loan payment is due, when your account balance is below a certain dollar amount or when an electronic transfer has happened on your account. You can choose to have these sent to your email account or by text message.

Another great feature is our A2A transfers. This allows you to transfer funds between institutions for a \$2.00 per transfer fee. It takes about 48 hours for the transfer to happen, but gives you the flexibility to get money to your other accounts when you need it. Please contact a staff member to get started with this feature.

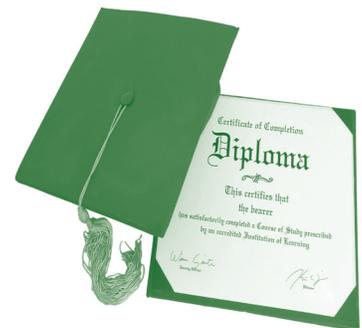
Concerned about security and privacy? No need to worry. You're protected by 128-bit encryption through your mobile device and no personal information is stored on your mobile device.

FOREST AREA COLLEGE SCHOLARSHIPS

If you are a High School Senior or the parent of a High School Senior and have made plans to attend college in the fall, apply for one of the \$500.00 scholarships to be given to one student from each high school located in our branch location towns. To qualify for the scholarship you:

- * **Must be a member of the Forest Area Federal Credit Union.**
- * **Complete and return an application to the credit union by April 15, 2014.**
- * **Must be a student in good standing and have a minimum 3.00 grade point average.**
- * **Study for a degree in any field but preference may be given to an applicant who is studying finance or business.**

Apply by contacting your high school counselor or visit a Forest Area Federal Credit Union office to pick up an application.



Our Privacy Notice



Keeping your personal information secure has become increasingly important.

“Use caution when disclosing your account numbers, social security numbers, etc. to other persons. If someone calls you, saying the call is on behalf of the credit union, and asks for your account number, you should beware official credit union staff will have access to your information and will not need to ask for it.”

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 depend on the product or service you have with us. This information can include: 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, 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 <i>new</i> customer, we can begin sharing your information days 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 files and buildings.
How does Forest Area Federal Credit Union collect my personal information?	We collect your personal information, for example, when you 1) Open an account or deposit money 2) Apply for a loan or give us your income information 3) 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 sharing for affiliates’ everyday business purposes—1) information about your creditworthiness 2) affiliates from using your information to market to you 3) sharing for non-affiliates to market to you 4) 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. Forest Area Services, LLC & CU*Answers
Non-Affiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. Allied Solutions, CUNA Mutual, Econo Check & Rate Genius
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. Invest in America



Forest Area FCU Newsletter

Visit us Online!

www.forestarea.com



We do business in accordance with the Federal Fair Housing Law and the Equal Credit Opportunity Act.

From our CEO: I want to wish all our members, our board of directors and our staff a most prosperous and happy new year! In 2014 we want you to become a more engaged member. Watch for our new programs to provide more incentive to use our services. See us for financing a new car, bring your high priced loans to us to see if we can reduce your interest rate. If you are saving for retirement or want to open a checking account please check us out. With diets on everyone's mind this time of year, your credit union will be ready to help you put your debt on a diet too. 'Spruce up your life' at Forest Area Federal Credit Union. Bob Raden



Verify Your Credit Union Membership to Keep Saving with Sprint

Forest Area FCU is pleased to offer monthly wireless discounts to our members with the Sprint Credit Union Member Discount. If you're already enjoying the savings from this Invest in America program, we want to make sure you continue to do so. Periodically, Sprint needs participants to verify eligibility so they can receive the discount and waived activation fees. If you're planning on signing up for the Sprint Credit Union Member Discount, you'll need to verify eligibility as well.

New Sprint Customers: You need to verify membership within 30 days of activation.

Current Sprint Customers: You need to provide proof of discount eligibility (credit union membership) when you upgrade your device if it has been 20 or more months since you last validated.

Members can now verify credit union membership using the free Invest in America app with its simple and secure verification process. And it takes just a few minutes to complete. Verification will make sure you'll continue to receive the great benefits and exclusive savings that Sprint offers credit union members.

The Invest in America app is available in the Apple App Store and Google Play – just search for "Invest in America." This app also lists all other Invest in America discounts.

Explore our Services



- Lines of Credit
- Personal Loans
- Mortgage
- VISA's
- Home Equity Loans
- ID Theft Protection
- Direct Deposit Distributions
- Automatic Funds Transfers
- Account to Account Transfers
- Wire Transfers
- Gift Cards & Prepaid Debit Cards & many more

Credit or Debit???

When using your FAFCU MasterCard Debit Card, merchants may ask you "credit or debit?" Whenever possible, choose the "credit" option to enjoy added benefits.



The Points– when you choose credit you'll earn rewards, 1 point for each \$2 spent that can be redeemed later.

The security– By choosing credit, your transaction is posted through the MasterCard network & therefore covered by all the security that comes with a credit card.

Quicker & Easier– Many merchants require signatures for purchase of \$25 or more. For smaller purchases, you can literally be out the door even faster by choosing credit.

Your FAFCU MasterCard Debit Card offers you convenience & security.

Forest Area FCU

Notes and Numbers

Board of Directors

Lee Sandy—Chairman

Donald Crawford—Vice-Chair

Polly Piltz—Treasurer

Alan McCullen—Secretary

Thomas Runkel—Board Member

Lyle Spalding—Board Member

Richard Gray—Board Member

Todd VanDussen—Associate Member

Asset Size as of 11/30/13

\$ 91,876,674.24

Number of Members as of 11/30/13

10,963

Our mission is to provide our members with quality financial services, giving special attention to their individual needs.

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.