

shared interest



LETTER FROM THE PRESIDENT

While we strive to serve you with the most affordable products and services in the industry, we do need to take current economic trends into consideration in order to maintain our financial stability and provide you with the account security you deserve. Due to current economic factors we have had to change some of the fees in our Fee Schedule.

Please note that there are still *no monthly service charges associated with your accounts*. Also, if you are a "Homerun" or "Third Base" Member, not all fees apply. As your Credit Union, our goal is to never charge you unnecessarily for the financial products and services we provide. If you have any questions about the new Fee Schedule or how we can help you better reach all of your financial goals, please stop by or give us a call today.

Serving you,



Janet "Jan" Herrmann, President

Holiday Signature Loan Special!

6.00%

APR*

Up To 12 Months

November 1 Through
December 31, 2010

We picked the season, you pick the reason for
your Holiday Loan!

Apply online at www.muskgovcu.com or call
the Loan Department at (231) 722-7285 today.

*APR=Annual Percentage Rate. Offer for qualified members. Contact the Credit Union for complete details.

Fee Schedule Effective December 1, 2010

The following fees may be assessed in connection with your accounts:

CHECK CASHING CHARGE

\$4.00 If 18 or Over and Aggregate Share
Balance is less than \$100 and No Loans

STATEMENT COPY CHARGE/READ OUT

\$5.00 per Statement/Read Out

CASHIERS CHECK CHARGE

\$2.00 per Check

TRANSFER FEE - IF CALLING C.U. OFFICE FOR A TRANSFER OTHER THAN A PAYMENT

\$2.00 per Transfer

DORMANT SERVICE CHARGE - IF UNDER \$100.00 & NO LOAN & OVER 17 YEARS OF AGE

\$5.00 per Month - After One Year

WIRE TRANSFER CHARGE

\$15.00 per Transfer

PLASTIC REPLACEMENT

CARD CHARGE

\$5.00 Each

PLASTIC PIN

REPLACEMENT CHARGE

\$5.00 Each

ATM SERVICE CHARGE

\$3.00 per Transaction

ACCOUNT RECONCILIATION/ ACCOUNT RESEARCH CHARGE

\$20.00 per Hour

NSF SERVICE CHARGE

\$25.00 per Item

RETURNED CHECK CHARGE

\$25.00 per Item

MEMBER PRIVILEGE CHARGE

\$25.00 per Item

STOP PAYMENT CHARGE

\$20.00 per Item

CHECK COPY CHARGE/SUBSTITUTE

CHECK COPY CHARGE

\$6.00 per Check

STARTER/TEMPORARY CHECKS

4 for \$4.00

WRONG ADDRESS CHARGE

\$5.00 per Month

GARNISHMENT/LEVY/SUBPOENA OF MEMBER RECORDS

\$25.00 per Item

EARLY CLUB WITHDRAWAL CHARGE

\$5.00



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A Newsletter For Members Of Muskegon Governmental Employees Federal Credit Union | FALL 2010



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The following fees may be assessed in connection with your accounts:

CHECK CASHING CHARGE \$4.00 If 18 or Over and Aggregate Share Balance is less than \$100 and No Loans	PLASTIC REPLACEMENT CARD CHARGE \$5.00 Each	STOP PAYMENT CHARGE \$20.00 per Item
STATEMENT COPY CHARGE/READ OUT \$5.00 per Statement/Read Out	PLASTIC PIN REPLACEMENT CHARGE \$5.00 Each	CHECK COPY CHARGE/SUBSTITUTE CHECK COPY CHARGE \$6.00 per Check
CASHIERS CHECK CHARGE \$2.00 per Check	ATM SERVICE CHARGE \$3.00 per Transaction	STARTER/TEMPORARY CHECKS 4 for \$4.00
TRANSFER FEE – IF CALLING C.U. OFFICE FOR A TRANSFER OTHER THAN A PAYMENT \$2.00 per Transfer	ACCOUNT RECONCILIATION/ ACCOUNT RESEARCH CHARGE \$20.00 per Hour	WRONG ADDRESS CHARGE \$5.00 per Month
DORMANT SERVICE CHARGE – IF UNDER \$100.00 & NO LOAN & OVER 17 YEARS OF AGE \$5.00 per Month – After One Year	NSF SERVICE CHARGE \$25.00 per Item	GARNISHMENT/LEVY/SUBPOENA OF MEMBER RECORDS \$25.00 per Item
WIRE TRANSFER CHARGE \$15.00 per Transfer	RETURNED CHECK CHARGE \$25.00 per Item	EARLY CLUB WITHDRAWAL CHARGE \$5.00
	MEMBER PRIVILEGE CHARGE \$25.00 per Item	



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CHECK CASHING CHARGE \$4.00 If 18 or Over and Aggregate Share Balance is less than \$100 and No Loans	PLASTIC REPLACEMENT CARD CHARGE \$5.00 Each	STOP PAYMENT CHARGE \$20.00 per Item
STATEMENT COPY CHARGE/READ OUT \$5.00 per Statement/Read Out	PLASTIC PIN REPLACEMENT CHARGE \$5.00 Each	CHECK COPY CHARGE/SUBSTITUTE CHECK COPY CHARGE \$6.00 per Check
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Credit Union members can receive exclusive discounts on Sprint products and services. **Visit www.SprintSave4CU.com** for more information.

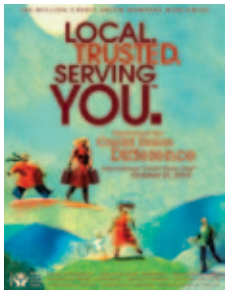


Also visit **www.LoveMyCreditUnion.org** for other ways to save money and Invest in America.

Donations Needed

Share in the spirit of the season by donating non-perishable food items for Rescue Mission and LOVE INC. We will be collecting donations throughout November and December. Thank you for helping us to support our community! For more information, contact the Credit Union.

International Credit Union Day® October 21, 2010



On October 21, Credit Union members worldwide will join together to celebrate International Credit Union Day. *Stop by the Credit Union on October 21 and help us celebrate the Credit Union difference!*

Holiday Closings

Thanksgiving

Thursday, November 25, 2010
Friday, November 26, 2010

Christmas

Friday, December 24, 2010
Saturday, December 25, 2010

New Year's Day

Saturday, January 1, 2011

Our Website Has A New Look
Visit **www.muskgovcu.com** Today!

Help Your Children Save More

Help your children prepare for the "real world," where credit card debt and bankruptcy are true financial dangers, by teaching them to save and spend smarter. Here are a few tips:

- 1. Set a good example.** Try to spend wisely and save as much as possible.
- 2. Start now!** Research has shown that children can grasp the concepts of money and value by the time they are in preschool, so help them learn about finances ASAP.
- 3. Hand out an allowance.** A weekly allowance teaches children important lessons about saving for purchases that matter the most.
- 4. Talk turkey.** Exposing your children to your own financial mistakes can help them make sound money decisions when it's *their* turn.
- 5. Encourage them.** Help your child open a youth account at the Credit Union today! To learn more or to open a new *Dollar Dog Kids Club* account, stop by the Credit Union or call **231-722-7285**.



Christmas Club Account Update

If you have a Christmas Club Account, your balance for 2010 will be transferred to your Savings Account on October 31, 2010. New Christmas Club Accounts will begin November 1, 2010.

If you don't already have a Christmas Club Account, open one starting November 1. Save a portion of your paycheck through Payroll Deduction or Direct Deposit and use the funds for holiday gifts, a vacation or any other wish that's on your list! Next holiday season, you'll be glad you did!

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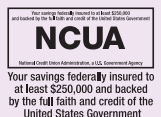
MAIN BRANCH
65 W. Laketon

LOBBY HOURS
Monday - Friday 9:00 - 5:00

DRIVE-UP HOURS
Monday - Thursday 9:00 - 5:30
Friday 9:00 - 6:00

HOLTON ROAD BRANCH
1700 Holton Road

LOBBY AND DRIVE-UP HOURS
Monday - Friday 9:00 - 5:00
Lobby Closed 1:00 - 2:00
Saturday 9:00 - 12:00
Drive Thru Only





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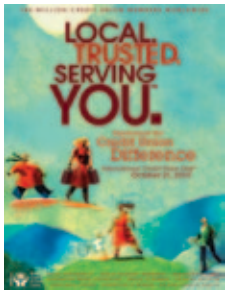


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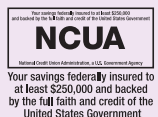
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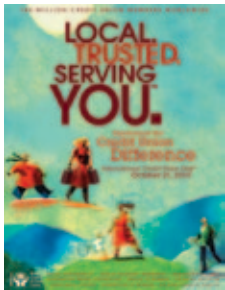


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