



BUSINESS SENSE



A NEWSLETTER SPECIFICALLY FOR OUR BUSINESS MEMBERS

39192

• 2010 •
Annual Business Meeting & Board of Directors Election

All eligible members (12 years and older) are encouraged to vote between 9 am and 6 pm on March 12, 2010. This year the voting can be done through your home banking access or, if you wish, come in to vote at one of our nine office locations.

The annual Business Meeting will be conducted at the Frankenmuth Main office starting at 6:15 pm.

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W I N T E R 2 0 1 0

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PROTECTING YOURSELF



Ten years ago if someone mentioned Vishing or Phishing you would think they were going "fishing". Now we know these mean something that threatens our security and trust in others via scams using the phone, email, text or other means.

Your Frankenmuth Credit Union is aware of different scams that come up from time to time and we work to keep you informed so you don't fall victim.

We've received recent reports of malicious codes circulating via phishing email messages that appear to come from the Social Security Administration. The

messages indicate that the users' annual Social Security statements may contain errors and instruct users to follow a link to review their Social Security statement.

If users click this link, they will be redirected to a seemingly legitimate website that asks for their Social Security number. If users enter their Social Security number and continue to the next page, they will be given an option to generate a statement. If users attempt to generate a statement, malicious code may be installed on their systems. This malicious code attempts to collect online banking traffic to gain access to the users' bank accounts.

US-CERT encourages users and administrators to take the following preventative measures to help mitigate the security risks:

- 1| Install antivirus software, and keep the virus signatures up to date
- 2| Do not follow unsolicited links
- 3| Do not open unsolicited email messages
- 4| Use caution when entering personal information online
- 5| Use caution when visiting any untrusted websites

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Can You Picture Yourself With \$100,000?

Watch For Details!

The following members have won money so far in 2009. They also still qualify to win the **\$100,000 Grand Prize drawing** in mid-January 2010.

It's not too late for you to win in Save to Win 2010.

\$400
Paul Driessche
Michael Fassezke
Adam Wernette

\$100
Stephanie Alsup
Sharon Bickel
Dennis Boensch
Kim Cederberg
Paul Driessche
Linda Humpert
Christine Jarzuel
Sharon Kauer
Joseph Pagel
Theodore Reetz
Terry Thompson

Gary Woelzlein
Ken Worley
\$50
Ken Brauetigam
Bonnie Cain
Harold Cain
Wayne Dinsmoore
Paul Driessche
Sandra Fackler
Teddie Fielbrandt
Delmar Feinauer
Irvin Haase
Victor III
Mark Jensen
Jeff Karst
Natalie Kelly

Wayne Kneiper
Susan Kolak
Ryan Laux
Michael Moore
Sandra Opperman
Marion Reif
Corey Rusch
Susan Tanner
\$25
Steve Anderson
Julie Bayardo
Kim Cederberg
Anthony D'Anna
Paul Driessche
Doug Dumler
Ray Hecht

Ruth III
Kenneth Jammer
Marian Matzke
Jessica Raymond
Kerra Rowley
Keith Trombley
\$15
Crystal Anthony
Mark Chalker
Diane Curtis
Mike Decker, Sr.
Michelle Jerome
Sandra Morse
Judith Parrent
Christine Ponnampalam
Michael Rodammer
Kathy Yancer

FCU CLOSINGS

Good Friday • April 2
Closed from Noon to 3:00 pm

Easter • April 4
Closed all day

FREE MONEY!

One business member found their account number last quarter. Find your account number and contact Jenny at 497-1605 or jbickel@frankenmuthcu.org before the next quarter's newsletter comes out and you win \$10 cash.



Join us at our Frankenmuth location for our annual blood drive.

Dates and Times:

- January 18:** 1:00 pm – 7:00 pm
- January 19:** 1:00 pm – 7:00 pm
- January 20:** 10:00 am – 3:00 pm

CREDIT UNION NIGHT

Attention...Spirit Fans!

Join us for a great family evening at the **2nd Annual Credit Union Night** with the **Saginaw Spirit** on Saturday, February 13th!



- **Tickets** – Only \$7.50 a person (contact Noelle or Jenny at FCU)
- **Free Cash** – Plus prize giveaways during the game
- **Ice Festival** – Fun activities for the kids... and more!

N.O.T.I.C.E

Addendum to Frankenmuth Credit Union Business Account Application Agreement

Unlawful Internet Gambling Enforcement Act (Reg GG)

In accordance with the requirements of the Unlawful Internet Gambling Enforcement Act of 2006 and Regulation GG, this notification is to inform you that restricted transactions are prohibited from being processed through your account or relationship with Frankenmuth Credit Union. Restricted transactions are transactions in which a person accepts credit, funds, instruments or other proceeds from another person in connection with unlawful Internet gambling.

As defined in Regulation GG, unlawful Internet gambling means to "place, receive or otherwise knowingly transmit a bet or wager by any means which involves the use, at least in part, of the internet where such bet or wager is unlawful under any applicable Federal or State law in the State or Tribal lands in which the bet or wager is initiated, received or otherwise made".

As a member of Frankenmuth Credit Union, these restricted transactions are prohibited from being processed through your account or banking relationship with us. If you do engage in an Internet gambling business and open a new account with us, we will ask that you provide evidence of your legal capacity to do so.

Members are prohibited from engaging in unlawful Internet gambling or any other illegal activity. You agree that you are not engaged in unlawful Internet gambling or any other illegal activity. You agree that you will not use any of your accounts, access devices or services for unlawful Internet gambling or other illegal activities. We may terminate your account relationship if you engage in unlawful Internet gambling or other illegal activities.

FRANKENMUTH CREDIT UNION PRIVACY POLICY

Frankenmuth Credit Union is owned by its members and run by a Board of Directors you elect. You can be confident that your financial privacy is a top priority of our credit union. We are required by law to give you this privacy notice to explain how we collect, use and safeguard your personal information.

We are committed to providing you with competitive products and services to meet your financial needs, which necessitates that we share information about you to complete your transactions and to provide you with certain financial opportunities. In order to do so, we have entered into agreements with other companies who provide either services to us or additional financial products for your consideration.

Information We Collect About You

We collect nonpublic personal information about you from some or all of the following sources:

- Information we receive from you on applications or other forms, such as your name, address, social security number, assets and income;
- Information about your transactions with us, our affiliates, or others, such as your account balance, payment history, parties to transactions and credit card usage; and
- Information we receive from a consumer reporting agency, such as your credit worthiness and credit history.

Information We Disclose

We may disclose all the information we collect, as described above. We do not disclose any nonpublic personal information about former members or individuals who are joint account holders, except as permitted by law.

Who May Receive This Information

We may disclose some or all of the information we collect, as described above, to the following types of third parties.

- Financial service providers, such as companies providing various types of insurance to credit union members at discounted group rates.
- Other companies with which the credit union has joint marketing agreements.

We may also disclose nonpublic personal information about you to non-affiliated third parties as permitted by law.

Our Security Measures

We restrict access to nonpublic information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic and procedural safeguards that comply with Federal regulations to guard your nonpublic personal information.

IMPORTANT TAX INFORMATION

You will want to keep your December year end statement for your tax records.

Your 1099 interest information is located on the last page of your December statements.

No separate mailing will be sent out.

MEMBER CALL CENTER
989.497.1600 • 800.221.8880

MAILING ADDRESS
P.O. Box 209
Frankenmuth, MI 48734

- OFFICE LOCATIONS**
- MAIN OFFICE**
580 N. Main St. • Frankenmuth
- RICHVILLE BRANCH**
9323 M-15 • Richville
- BIRCH RUN BRANCH**
8131 N. Main St. • Birch Run
- BIRCH RUN MEIJER BRANCH**
9515 Birch Run Rd. • Birch Run
- GATEWAY BRANCH - REESE**
12638 E. Washington • Reese
- MILLINGTON BRANCH**
8234 State St. • Millington
- VASSAR BRANCH**
602 S. State • Vassar
- TOWN & COUNTRY - SAGINAW**
2796 Erna Drive • Saginaw
- ESSEXVILLE MEIJER BRANCH**
595 N. Pine • Essexville

- ATM LOCATIONS**
- Frankenmuth:**
FCU Main Office • Satow Drug Store
Bavarian Inn Restaurant
Bavarian Inn Lodge • Heritage Park
- Frankentrost:** JB Party Store
- Bridgeport:** Freeway Fritz
- Richville:** FCU Richville Branch
- Birch Run:**
FCU Birch Run Branch
FCU Birch Run Meijer Branch (Coming Soon)
- Reese:** FCU Gateway Branch
- Millington:** FCU Millington Branch
- Vassar:** FCU Vassar Branch
- Essexville:** FCU Essexville Meijer Branch

WEB ADDRESS / EMAIL ADDRESS
www.frankenmuthcu.org
ccenter@frankenmuthcu.org

LOST OR STOLEN CREDIT OR DEBIT CARDS

Credit Cards 1.800.325.3678
Debit Cards 1.800.754.4128

FAX

Accounting 989.497.1661
Member Services 989.497.1659
Member Call Center 989.652.2597
Collections 989.497.1658
Marketing 989.652.2835
Richville Branch 989.868.3781
Birch Run Branch 989.624.4214
Gateway Branch - Reese 989.868.4031
Millington Branch 989.871.2250
Vassar Branch 989.823.3419
Town & Country Branch - Saginaw 989.792.0477

BOARD OF DIRECTORS

Mike Fassezke - Chairman
Pete Bender - Vice Chairman
Anna DuRussel - Secretary
Dan Dennis - Treasurer
Louis "Skip" White, Jr.
Tim Hildner
Richard Reif
Sally Van Ness
Brian Frederick
Brian Dixon
John Deterding
Vickie Schmitzer - CEO



3rd Party Services Offered at Frankenmuth Credit Union

- ACCEL Free Financial Education and Counseling** 877.332.2235
- Rummel Insurance Agency**
Laurie Czymbor 497.1631
- Member Investment Center**
Ruthie Elbers 497.1640

FRANKENMUTH CREDIT UNION www.frankenmuthcu.org

To access CU*Talk ■ Call 1-800-860-5704 ■ Your 3 digit credit union access code is 112