



Frankenmuth Credit Union

Dollars & Sense



A NEWSLETTER SPECIALLY DESIGNED FOR YOU

W I N T E R 2 0 1 0



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

FCU Closings

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

Easter • April 4
Closed all day

1231

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.

• 2010 • Annual Business Meeting & Board of Directors Election

All eligible members (12 yrs. and older) are encouraged to vote between 9:00 am and 6:00 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.

GoodMoney™

Cash • Credit • Convenience

PayDay Lending Many of us experience one, if not many, unexpected emergencies in our lifetime that call for cash in a hurry. Often we turn to payday lenders as a solution to these and other cash problems. The GoodMoney service at Frankenmuth Credit Union provides an alternative to payday lending, at a more reasonable price!

For Food For Gas For Life Frankenmuth Credit Union is here to help during those times you need quick cash. We have a solution in our GoodMoney service that offers a short-term loan at a low, flat-rate fee. Our professional staff can provide support now and in the future.

As your money needs grow and change, Frankenmuth Credit Union is here every step of the way.

FREE MONEY!

Two members 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.

Can You Picture Yourself With \$100,000?

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 Parent
Christine Ponnampalam
Michael Rodammer
Kathy Yancer

Watch For Details!



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

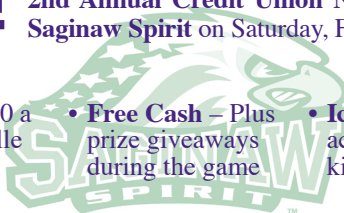
January 20: 10:00 am – 3:00 pm

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!



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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.

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 Counseling877.332.2235

Rummel Insurance Agency
Laurie Czymbor.....497.1631

Member Investment Center
Ruthie Elbers497.1640

FRANKENMUTH CREDIT UNION 38550

www.frankenmuthcu.org

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