



# PENNY SENSE



Birdie B. Good

A newsletter specifically for our young investors.

W I N T E R 2 0 1 0

## 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!

## 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 Trombly

**\$15**  
Crystal Anthony  
Mark Chalker  
Diane Curtis  
Mike Decker, Sr.  
Michelle Jerome  
Sandra Morse  
Judith Parrent  
Christine Ponnampalam  
Michael Rodammer  
Kathy Yancer

Watch For Details!

### FCU Closings

- Good Friday • April 2  
Closed - Noon to 3:00 pm
- Easter • April 4  
Closed all day

### 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 years 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.

### FREE MONEY!

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

### BE A HERO...



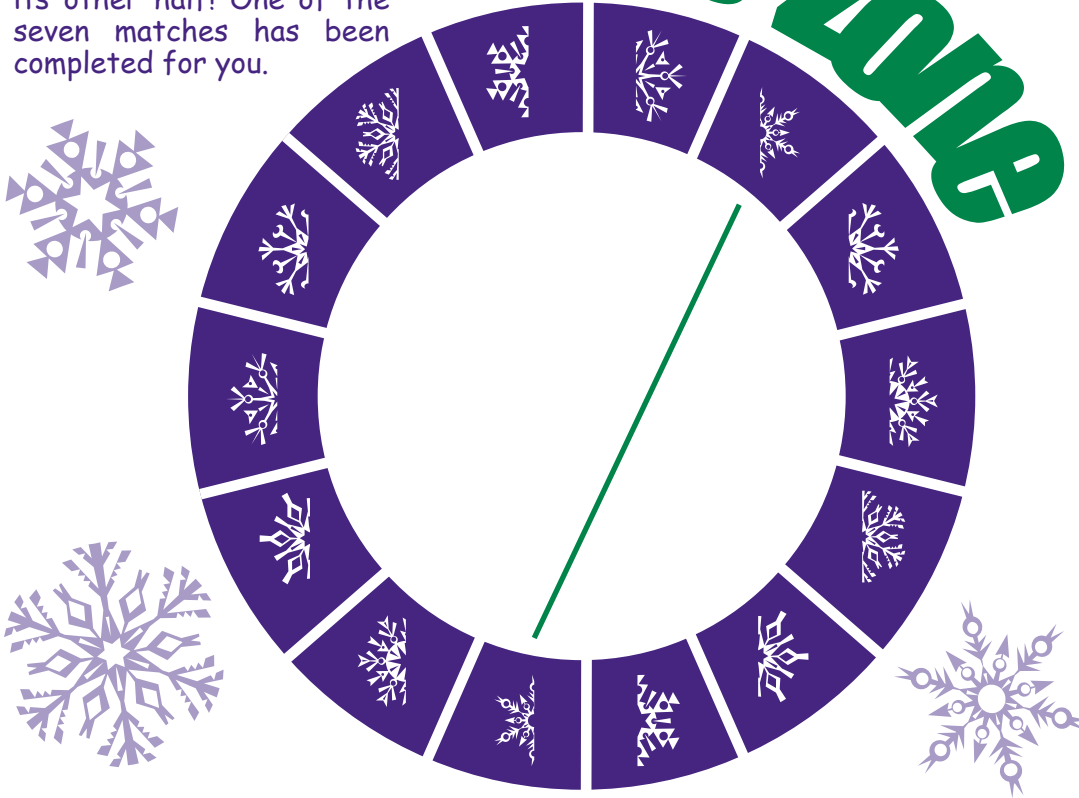
Join us at our Frankenmuth location for our annual blood drive.

#### 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

Did you know that no two snowflakes are ever the same? Draw a line to match each half snowflake to its other half! One of the seven matches has been completed for you.

# Kids' Zone



## Frankenmuth Credit Union Privacy Policy

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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.

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**FRANKENMUTH CREDIT UNION** [www.frankenmuthcu.org](http://www.frankenmuthcu.org)

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

**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](http://www.frankenmuthcu.org)  
[cccenter@frankenmuthcu.org](mailto:cccenter@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



**3<sup>rd</sup> 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