

YOUR TRUSTED FINANCIAL PARTNER

Member Appreciation Barbeque at the Cliffs Shaft Museum

Thursday, August 15th • 11:00 a.m. - 1:00 p.m.

Free Hot Dogs and Brats - Free Refreshments - Bounce House for Kids

Please plan to join us at the Cliffs Shaft Museum, Thursday, August 15 for our annual member barbeque.

Brats, hot dogs and refreshments will be served from 11:00 a.m. until 1:00 p.m. Free tours of the Cliffs Shaft Mining Museum will be available for credit union members.

Quick Cash Loan

If you need money until your next payday, a Quick Cash loan from your credit union might be the answer. With a Quick Cash loan you can receive a cash advance towards any direct deposit to your credit union account.

If you're short of cash and payday is not until next week or next month, you can use a Quick Cash loan to get your money now.

A Quick Cash loan is an inexpensive way to meet your short-term cash needs. For example, a \$500 loan for 30 days costs you just \$6.37 (15% interest for 30 days). There are no other charges to get the loan. Compare that to what "Payday" type lenders charge, and keep more of your money in your pocket.

First Time Borrowers

If you are 18 or over, have no credit history, and some monthly income you automatically qualify for a loan under our first time borrower program. Under this program, members with no credit history can borrow at least \$5,000 without a co-signer to purchase a vehicle. Members also qualify for a VISA credit card of at least \$1,000 or a \$1,000 signature loan.

All you need to qualify for these loans is enough monthly income to make the loan payments. A general guideline our lenders use is that your monthly income should be at least twice the monthly loan payment.

Enjoy Retirement

Happy retirement wishes go out to two longtime credit union managers. Cheryl Kellow and Toni Lawson both retired from the credit union last month. They are

enjoying their grandchildren and the finer (and funner) things in life and will be missed by everyone at the credit union.

CREDIT UNION HOURS

Main Office

Drive Up: Monday - Friday
7:00 a.m. - 7:00 p.m.

Lobby: Monday - Friday
8:30 a.m. - 6:00 p.m.

Drive Up/Lobby: Saturday
9:00 a.m. - 4:00 p.m.

Branch Offices

INSIDE REPUBLIC TOWNSHIP HALL

Monday & Wednesday • 9:00 a.m. - 5:00 p.m.
Friday • 10:00 a.m. - 4:00 p.m.
Tuesday & Thursday - Closed

INSIDE WALMART, U.S. 41 MARQUETTE

Monday-Friday • 8:30 a.m. - 7:00 p.m.
Saturday • 9:00 a.m. - 4:00 p.m.
Sunday • 10:00 a.m. - 2:00 p.m.

DEPOSIT RATES

	Rate	APY
Regular Savings	0.15%	0.15%
Checking	0.00%	0.00%
Money Market	0.25%	0.25%
Share Drafts	0.00%	0.00%
Christmas Club	0.15%	0.15%
Vacation Club	0.15%	0.15%
I.R.A.	0.95%	0.95%
Kirby/Cu-Succeed	5.00%	5.09%
\$500.01 and over	0.15%	0.15%
Save to Win	0.15%	0.15%

(see us for details)

Certificates:

6 month	0.25%	0.25%
12 month	0.45%	0.45%
24 month**	0.75%	0.75%
36 month**	0.95%	0.95%
60 month**	0.95%	0.95%

**Option to increase the rate one time during the term of the Certificate of Deposit if the credit union's rates increase.

Annual Percentage Yield (APY) indicates actual interest earnings provided the entire CD balance and all dividends earned remain on deposit for 12 months.

Rates as of 06/24/13 and subject to change.

Bill Pay Notice

IMPORTANT ! BILL PAY - changes July 22, 2013 - At 1:00pm Eastern Time, Bill Pay will be stopped. The New, Greater, Improved - Bill Pay will be turned on July 24, 2013 - At 1:00pm Eastern Time. All of your information will transfer - all payments set up, will post. You will find many, advancements to help your financial needs.

My Money!

It's not uncommon for people to have a checking account at one financial institution, a vehicle loan with a second, and an IRA or other retirement account with yet another. Wouldn't it be great if you could track all of your personal finances from all of these different accounts with one easy-to-use tool?

That's the idea behind My Money— a new personal finance management product from TruNorth Federal Credit Union. By using My Money, you can track all of your online banking accounts in one place – including the ones you have with us AND those you have with other financial institutions.

More than that, My Money can help you track your household income, expenses and financial goals...whether saving for a new vehicle or a fantastic vacation, or working to pay down debts.

My Money is accessible in Home Teller! Check it out today.

Check Free Bill Pay and Pop Money!

With Online Bill Pay you can view and pay all your bills — from your landscaper to your doctor — on one secure website. Online Bill Pay lets you save time and money while managing your bill paying routine in one convenient spot. Plus, with Online Bill Pay, you control when and how much to pay.

With Online Bill Pay you can:

- Pay any bill, anytime.
- Stop or change payments anytime.
- Schedule payments in advance.
- Add any bill quickly with limited information.

You've got better things to do with your time. Pay all your bills with Online Bill Pay.

With Pop Money you can:

Popmoney is an innovative personal payment service that eliminates the hassles of checks and cash. Now, sending and receiving money is as easy as emailing and texting.

What it is

The Popmoney® personal payment service lets you send money to friends, family or almost anyone. All you need is their name

and email address or mobile telephone number to move money from your bank account to theirs.

How it works

Popmoney allows you to send and receive money from Online Banking. You can send money to your contacts, who will be notified by email or text message that you wish to send money to them. You and your contacts will never need to exchange financial account information.

What you can use it for

Popmoney is easy and convenient for you and the people you send money to. Users can simply receive money in their eligible account online at their bank (if it's a member of the Popmoney network), or at Popmoney.com, saving them a trip to the bank.

Use Popmoney to:

- Send money to your child at college
- Send a gift to family and friends
- Pay back friends for a fun outing
- Pay your babysitter or lawn care service
- Pay rent to your landlord or roommates

Popmoney will be available after July 24th stay tuned for more information.

Help Available

We now have assistance for those who need help with:

- Home Teller—How to register and use
- Facebook—How to sign up and use
- Free Application for Federal Student Aid (FAFSA)—How to apply online

Ask for help today! Contact our Member Advocate at 906-485-1210 ext 226.



Find us on:
facebook®

Want to get Facebook updates about the Credit Union? Just type "TruNorth Federal Credit Union" in the search box on the top of your home page.

After finding the page, "like" it.

By doing so, updates from the Credit Union page will get sent to your Newsfeed, where you'll be able to follow our page at your own convenience.

LOAN RATES

Loan Rate Discount

Save .25% with Automatic payment on your loan. Loan rates are reduced by .25 if your loan payment is made by automatic transfer from your savings or checking account. This discount applies to all loans except VISA, Student Loans, Home Equity and Mortgage.

Loan Rates shown are already reduced by the .25%

Signature - Any Purpose Loan

(24 month term)	2.90%	max. \$10,000
(36 month term)	6.90%	max. \$20,000
(60 month term)	8.90%	max. \$20,000
VISA	11.90%	max. \$20,000

Total combined signature loans and VISA may not exceed \$30,000.

New Vehicles (No Down Payment Needed)

36 month	1.95%
48 month	2.95%
60 month	3.45%
72 month	3.95%

Maximum vehicle terms:

New vehicles (15,000+) Up to 72 month financing

Used Vehicles (No Down Payment Needed)

36 month	2.95%
48 month	3.50%
60 month	3.75%

Maximum vehicle terms:

2008 and newer models Up to 60 month financing

2007 & older models Up to 48 month financing

New Rv's, Boats, Motorcycles, Campers (No down payment needed)

36 month	1.95%
48 month	2.95%
60 month	3.45%
72 month	3.95%
120 month	7.15% Fixed (\$30,000+)

Up to a 10 year loan term on new and used RV's or boats. Rate is the same as new or used 60 month loan with a balloon payment after 60 months.

Used Rv's, Boats, Motorcycles, Campers (No down payment needed)

36 month	2.95%
48 month	3.50%
60 month	3.75%

Home Equity Credit Line

Revolving **3.9%** Introductory Rate for 36 months

6.00% Variable rate (Prime Rate + 0)

Share Secured

2.25% for up to 36 months

5.25% any terms up to 120 months

Mortgage (any term up to 30 years)

Down Payment 20%

1 yr adjustable 3.50%

3/27 3.90%

5/25 4.50%

3 yr balloon 3.90%

5 yr balloon 4.50%

30 yr fixed call for current rate

Fixed Rate Secondary Market Mortgages, call for current rate.

Rates as of 03/24/13 and subject to change.



A fun project to share with children this summer!

Help children create money jars as a fun way to take care of their money. Give your children their allowance in ones and teach them to contribute to each category: save, spend, and share.

Items you will need: 3 jars, clear tape, 3 small pieces of paper and

markers. Be sure the jars are clean and dry before starting!

How to make: Write SAVE on one piece of paper, SHARE and SPEND on the other two to create a label for each jar. Tape the labels to the jars and keep them in a safe place.

What to do: Every week or when

your child earns money, teach them to contribute to each jar. Discuss what your child is saving for, what they're going to spend their money on, and who or what they are going to share with.

