

Affordable payments
Free pre-approval
Low rates

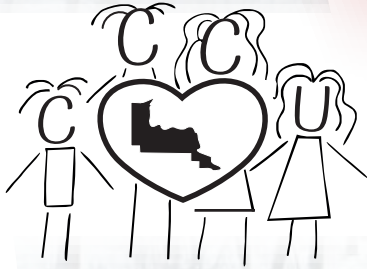
See our
loan team
for details!

auto loans



Make the most of every *Mile!*

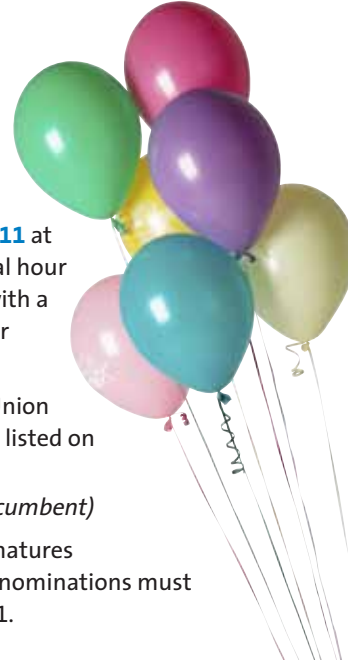
Rates starting at **4.56% APR!**



Chippewa County
CREDIT UNION

*Where all families
make one union*

56th Annual Meeting



The 56th annual meeting will be held **Friday, February 18, 2011** at the Lake Superior State University Walker Cisler Center. Social hour will begin at 6:00 pm and dinner will be served at 7:00 pm with a short business meeting to follow. Tickets will be available for purchase January 4, 2011 for \$10.00 each.

Election of Officers: There are two positions on the Credit Union Board of Directors for election. The following names will be listed on the ballot for these two positions:

- Roy Nason** (*incumbent*) **Tom Allan** (*incumbent*)

All other nominations at this time must have thirty-five signatures accompanying the nomination request. Written request of nominations must be given to the credit union manager before January 8, 2011.



2011 Chippewa County Credit Union Scholarship

HIGH SCHOOL SENIORS: It's time to get your applications in for the 2011 Chippewa County Credit Union Scholarship! Scholarships will be given in the amounts of \$250 and \$500 to two deserving high school seniors planning to attend an accredited college, university or trade school. Applicants must be a member or immediate family member of a member of the credit union. Scholarship applications and guidelines can be picked up after February 1st at either of our credit union offices and must be submitted or postmarked no later than March 31, 2011.

Late submissions will not be considered.

Important Debit Card Changes

Everyone who currently has an ATM or Debit Card will be getting a new card. We are changing our card processor to offer you more options and save the credit union money.

- You will be getting a new Debit Card in the mail at the end of January.
- Your old card will be active until February 7th. After February 7, 2011, you must stop using your old card.
- New cards will have a picture of a waterfall and our new logo on them.
- New cards will have different account numbers than your current card.
- New cards will allow you to change your PIN at your convenience.
- New cards will not work until February 7, 2011.

For security purposes, we are offering free destruction of your old ATM and Debit Cards in our offices.



January
2011

Chippewa County CREDIT UNION

WE'RE ON THE WEB!
www.chippewacountycu.com

OFFICE LOCATIONS

402 West Spruce Street
Sault Ste. Marie, MI 49783
PH: 906.632.3134 | FAX: 906.632.3137

4868 West M-80
Kincheloe, MI 49788
PH: 906.495.1161 | FAX: 906.495.1163

ccu@lighthouse.net

2 ATM LOCATIONS TO SERVE YOU

Drive up ATM (Accepts Deposits)

402 West Spruce Street
Sault Ste. Marie, MI 49783

Walk up ATM

(Cash withdrawal transactions only)
500 Osborn Blvd.
Inside War Memorial Hospital

REGULAR BUSINESS HOURS

Main Office Lobby

Monday – Thursday
9:00 am – 5:00 pm
Friday 9:00 am – 5:30 pm

Main Office Drive Thru

Monday – Wednesday
8:30 am – 5:00 pm
Thursday – Friday
8:30 am – 5:30 pm
Saturday 9:00 am – 12:00 pm

Kincheloe Office

Monday – Wednesday
9:00 am – 4:30 pm
Thursday – Friday
9:00 am – 5:00 pm



Tax Refunds – Things to Consider

Refund Anticipation Loans (RALs)

Instant Refunds and Quick Cash offered by your tax preparer might sound like a good idea. You can get your refund immediately for just a little fee. But, once you start to break down the numbers, you'll find that it's not such a great deal. Refund Anticipation Loans can cost the average taxpayer from \$34.95 to \$104.95 in fees, plus an additional \$30-\$40 in "administrative" fees for a quick cash fix.



Before getting your refund, there are a couple of things you should consider:

- **Is the quick cash worth it?** If you plan ahead, you can have your refund direct deposited to your account at the credit union for free within 7-10 business days.
- **If you're unable to wait for your refund, come see us!** We may be able to provide a less expensive loan to you for a fraction of the cost. Simply bring us your completed tax documents and we'll see what we can do.
- **In addition to their high costs, RALs can be risky.** Since a RAL is a loan from a bank in partnership with a tax preparer, it must be repaid even if the IRS denies or delays your refund, or your refund is smaller than expected. If you don't pay back the RAL, the lender will take actions to hurt your credit rating and may send your account to a debt collector.

Direct Deposit Quick Reference

To have your tax refund direct deposited, you must have your credit union account number and our routing number.

Chippewa County Credit Union Routing Number: 291173047

Just File It! We'll Help.

"Just File It!" is a free or low cost, tax preparation program available to all members of Chippewa County Credit Union. The "Just File It!" program helped thousands of Americans prepare their taxes in 2010 for little or no cost. "Just File It!" utilizes a step by step program that helps you to prepare your income taxes the way you want to. It also allows you to itemize your deductions (long form) or file a basic tax return (short form) and allows many families to qualify for the earned income and home heating credits. Look for the "Just File It!" logo on our website after January 18, 2011 or go to www.icanefile.org for more information.



Just file it!
We'll help.

DAYS TO REMEMBER

MARTIN LUTHER KING JR. DAY

Monday, January 17th
CLOSED

PRESIDENTS DAY

Monday, February 21st
CLOSED for In-House Training



Mobile Banking: Yeah, We Have That!

Introducing Chippewa County Credit Union's newest addition to our banking suite! Mobile Banking* is a service you can use from your cell phone to view your accounts, transfer funds, view check copies and pay your bills. All from the palm of your hand! Mobile banking is free and can

be accessed from any mobile device with an internet data plan. Simply browse to our website at www.chippewacountycu.com and your phone will automatically direct you to the mobile site.

*Wireless data charges will apply. Please verify that you have an internet data package with your cell phone provider before accessing mobile banking from your cell phone. Chippewa County Credit Union will not be responsible for wireless data charges as a result from using Mobile Banking.

Accel Credit Counseling

Did your Holiday spending spree get a little out of control? Did you get laid off from work unexpectedly and having a hard time with some of your creditors? Are you a college student trying to decide the best way to make sure all of your bills are paid? Everyone has problems with money at some time during their lives and that's why we foot the bill for our members to have first class debt counseling service. That's right, we pay the bill and you get top notch financial counseling. You have nothing to lose. **Call Accel at 877-332-2235.**

