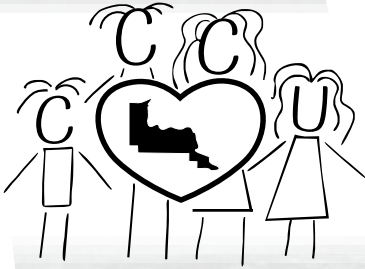


Making Life Easier

We know you're on the go and that's why we've made available some of the most up-to-date technology services. You can literally do your banking for free or very low cost from anywhere in the USA!

- **AVA** – Automated Voice Assistant (877) 811-8227.
- **Mobile Banking** – From your phone, our most portable branch office is in your pocket!
- **Online Banking** – Our office is always open on your PC.
- **Online Bill Pay** – Cut the cord from the post office, paying your bills doesn't have to be a chore.
- **ATM Access** – Access over 100,000 ATMs nationwide. Just look for the CU24 logo. We will charge just \$1.00 for using an ATM that's not ours.
- **Shared Branching** – 4,300 Branches nationwide, you can walk in the doors and do your banking at any of these locations. Go to www.co-opfs.org to find more information.



**Chippewa County
CREDIT UNION**

*Where all families
make one union*



Chippewa County Credit Union takes great effort in offering you a variety of electronic services to supplement your membership experience. Along with the benefit of easy to use convenience, our electronic services also offer you the option of being ecologically friendly.

eStatements are more secure than paper statements.

Even if your email notification gets misrouted, the only way to view your statement is to log in to eTeller with your secure User ID and password that only you know. Paper statements can get lost or stolen in the mail leaving your personal information exposed to whom ever happens to find it.

Need help signing up for any of our online services? Call us! You'll still always get a real person on the phone during regular business hours.

Boat & Recreational LOANS

Special summer rates on new, titled boats, campers and recreational vehicles with invoices over \$8,000 for up to 10 years! Get out of the house and enjoy the beautiful U.P. summer.



2011 Scholarship Announcement

We would like to congratulate Ms. Eryn Reed, a 2011 graduate from Rudyard High School, as the recipient of the Chippewa County Credit Union Scholarship. Eryn plans to attend Michigan State University in the fall with a major in Veterinary Science. Good luck Eryn!

In This Issue: Convenient Services | eStatements | Boat & Recreational Loans | Scholarship Winner | Summer Hours & Change | Fee Changes | OR Coobe

**July
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

cccu@lighthouse.net

2 ATM LOCATIONS TO SERVE YOU

Drive up ATM (Accepts Deposits)
402 West Spruce Street
Sault Ste. Marie, MI 49783

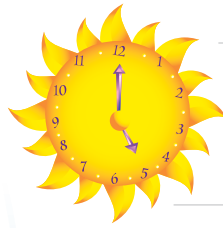
Walk up ATM
(Cash withdrawal transactions only)
500 Osborn Blvd.
Inside War Memorial Hospital

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



Main Office Friday Summer Hour Change

Effective June 3rd, our lobby will close at 5:00 pm on Fridays. Drive thru service will still be open until 5:30 on Fridays and on Saturdays from 9:00 am to noon.

Fraud : Fact and Fiction

FICTION: Criminals will get my account information if I use the credit union's online banking service.

FACT: The only way that crooks and criminals can get your account information is when you enter websites that are not secure or if they're fraudulent to begin with. Chippewa County Credit Union has SSL certificates and encryption methods in place to make sure your information stays yours when you visit our website.

FICTION: My computer has antivirus protection so I can put my credit card number in where ever I want and it will keep me protected.

FACT: Antivirus software only protects your computer from the world wide web. If you give your account numbers out to anyone online, you will get charged – authorized or not.

FICTION: The offer said I only had to pay for shipping so I gave them my card number. I can't wait to get my free Acai diet pills!

FACT: If it sounds too good to be true, it always is. Many times companies will offer you a free product and all you have to pay for is shipping on a "trial offer" basis. Unfortunately, you have to give out your credit card number to pay for shipping. After the trial period is over you'll be charged a monthly fee. Technically, you've authorized the purchase. Make sure you read all the fine print with an offer and if there is a trial period, make sure to call them back before it's over.

You Only Have 60 Days to Dispute

Did you know that you only have 60 days, from the date of withdrawal, to dispute any Electronic Funds transactions on your account? It's important to check your statement monthly for unauthorized purchase and transactions, even if you don't have the time to reconcile your account.

**Summer/Fall
Holiday
Hours**

Saturday, September 3, 2011
CLOSED

Monday, September 5, 2011
CLOSED

Monday, October 10, 2011
CLOSED

FEE CHANGES

Effective July 18th

- Lost Debit or Visa Card** - \$5.00 per re-order
- International Wire Fee** - \$35.00 per transaction
- Legal Process** - \$25.00 per occurrence (includes: garnishments, court orders) \$25.00 an hour for additional time spent on research
- Photo Copies** - \$.25 per page
- Fax** - \$1.00 per page
- Dormant Account Fee** - \$5.00 per quarter (March, June, September, December)
- Returned Checks** - Checks deposited to an account or cashed at the credit union
 - A. Personal Accounts** - \$15.00 first return, additional \$10.00 for sequential returns
 - B. Business Accounts (for profit)** - \$25.00 for first return, additional \$10.00 for sequential returns
- Online Bill Pay** - \$8.00 per month if less than 3 bills are paid during a calendar month (1st-28th, 30th, 31st respectfully.) If 3 or more bills are paid each month, the service is free.

Instant Access to Us!

If your smartphone or other device has a QR scanner/reader, scan this code to connect to our website directly on your phone! Visit us anytime from the palm of your hand.

