

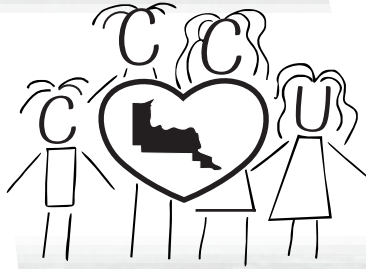
In This Issue: Auto Loans | Beware of Credit Counselors | Recreational Vehicle Loans | Changes to VISA & ATM Cards

Boat & Recreational Loans

Times are tough but everyone needs to have a little fun now and then! Right now you can finance a brand new titled boat, travel trailer or ATV with an invoice over \$8,000 for as little as **5.00% APR*!**

Take the kids camping, the buddies fishing or the wife out for a four wheeler ride for as little as \$85.00 a month.** Get out and enjoy the summer weather while it lasts!

*APR = Annual Percentage Rate.
**Example based on \$8,000 at 5.00% APR for 120 months.
10 Year loan term subject to balloon and reprice APR after 60 months then continue with remaining term.
See the loan department for details.



Chippewa County
CREDIT UNION

*Where all families
make one union*

Reduce Waste, Reduce Cost, Reduce Fraud

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.

By simply signing up for electronic statements or eStatements, our membership alone could save almost 235 pounds of paper each year in statement paper, not including envelopes and inserts! eStatements can also save time, energy, printing, processing and postage costs.

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.

Simply go to our website at www.chippewacountycu.com, click on eTeller and log in. Once you're logged in, look for the eStatements tab. After you have signed up for eStatements, you will no longer receive a paper statement. Each statement cycle, you'll receive an email notification that your statement is ready. To retrieve your statement just log into eTeller and click on the eStatements tab to review your current statement. You may then print your statement or just leave it in the eTeller online archive.

eServices

In addition to our other "Green" services, **Online Bill Pay** will save you time and money while saving excessive paper and waste. With **Online Bill Pay** you can pay anyone from the paper boy to your nationally recognized credit card company all from one location. There are no checks to write, no stamps to buy and best of all, it's free to any member of Chippewa County Credit Union!

To use Bill Pay, log in to eTeller and click on the Bill Pay link. If you're new to Bill Pay, it will prompt you to complete a registration form. Within three business days you will receive an email from the credit union with your log in instructions.

Online Bill Pay is more secure than writing personal checks and all our online banking services are completely safe and secure. You can rest assured that your most sensitive personal banking information will not be shared with anyone else.

July
2010



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



2010 Chippewa County Credit Union Scholarship Winners



Each year Chippewa County Credit Union gives away two scholarships in the amounts of \$500 and \$250 to two deserving high school seniors. Applicants are reviewed on academic achievement, work ethic and community involvement. This year there were five applicants from schools all over the EUP.

Although the decision was difficult, the scholarship committee was able to select just two recipients.

Kevin Guillard from LaSalle High School in St. Ignace received our \$500 scholarship and **Tyler Root** from Brimley High School was the recipient of our \$250 scholarship. We wish Tyler and Kevin and all our graduating seniors the best of luck in their future endeavors!

Looking for a Credit Union ATM?

Save this number in your cell phone!

Text your location – address, intersection or zip code – to **692667** (MYCOOP) from any mobile phone and get back the closest credit union ATM locations! Text message charges may apply from your cell phone provider but there is no charge from the credit union or MYCOOP for the service.

We Now Take Cloverland Electric Payments!

Thanks to the merge between Edison Sault Electric and Cloverland Electric companies, we are now able to take all Cloverland Electric Payments. This addition has been added to make your credit union experience just a little better!

SUMMER / FALL HOLIDAY HOURS

INDEPENDENCE DAY

Saturday, July 3rd
CLOSED

Monday, July 5th
CLOSED

LABOR DAY

Saturday, September 4th
CLOSED

Monday, September 6th
CLOSED

COLUMBUS DAY

Monday, October 11th
CLOSED

You Haven't Looked at Your Credit Card Rates Yet?

There's still time to transfer your balances to a lower rate credit union **VISA**[®]

Federal regulations made it harder for credit card companies to change their rates arbitrarily like they used to. That means that many of them have changed their once low rate to a higher one or begun implementing an annual fee! **Don't let them take your hard earned money!**

Instead, apply for a **Platinum VISA** card at Chippewa County Credit Union. Earn points for travel or gifts and get a low **8.95% APR** or **12.84% APR** depending on your credit score. Our rates are fixed so there's never any surprises and you can pay your bill right in our offices. Ask any of our staff about our VISA Platinum options.

"Honey, did you remember to drop the check order form off at the credit union?"

Did you forget to order checks again? It's okay, we've got you taken care of! Visit our website at OrderMyChecks.com.

Have your order ID number from your reorder slip and the next starting check number. You can view your check order options and get them on their way before she figures out that you skipped going to the credit union so you could make your tee time at the golf course!

We Want to Know!

Is there a credit union service that would make your life easier? We want to know!

Email your suggestions to: scottle@lighthouse.net and place "Service Suggestion" in the subject line. If it's important to you, it may be important to others as well.

Let your voice be heard!