

### ANNUAL MEETING

The 43<sup>rd</sup> annual dinner meeting and election of officers will be held on March 10, 2010, at the Lake Erie Beach Fire Hall.



Appetizers..... 5:00 p.m.  
Dinner.....6:00 p.m.  
Meeting\Election.....7:00 p.m.  
Cost .....\$10.00 pp

There are 3 seats open for election this year. Anyone wishing to run for a director's position may call Sandy Farrell 947-4028. If you cannot make the meeting to vote, ballots will be available in the credit union office March 4,5,8,9 (9am-4:30pm) & to 3:30 on the 10<sup>th</sup>.

### MORTGAGES

We still hear members say, "I didn't know you had mortgages." We have all types: Home Equity Lines of Credit, Home improvement loans, Mobile home loans, first and second mortgages, all at competitive rates. Please pass this on to your family members or friends that may be thinking about purchasing, remodeling, or looking for a tax benefit.



### VISA CREDIT CARD

Now would be a good time to consider consolidating all of those bills coming in from your holiday shopping. Our Visa card has a fixed rate as low as 8.99%, *no* annual fee, and *no* balance transfer fee.

### CHRISTMAS CLUBS

It is not too late to start a club for Christmas 2010. We can redistribute your present deductions, or you can start a new one. Plan ahead. Every little bit adds up!



### IRS TAX DEPOSIT

You can have your tax refund or obligation directly deposited or withdrawn from your checking account. Be sure you have the correct R/T and account numbers.



### OFFICE CLOSED:

January 18<sup>th</sup>- Martin Luther King February 15<sup>th</sup>- Presidents' Day

### SUPPORT OUR TROOPS



Thank you all so much for the outstanding support that we have received in order to provide some very much needed items to our military overseas. Special thanks to Julia Wagner at Claddagh Commission. They took their clients on a shopping spree and brought in many boxes of items. Great job! Special thanks also to the 3<sup>rd</sup> grade students at Highland Elementary School who donated 7 filled boxes in place of exchanging names for Christmas. Kudos to Diana Collopy, Marie White, Katrina Nasca, and Mary Rose Jost. Also to those giving monetary gifts. The troops send sincere and heartfelt thanks!

### DIRECT DEPOSIT

Are you one that didn't get your state pension check at the end of December? Everyone who is on direct deposit had their money in their account and ready to use. *Direct deposit* means no waiting, regardless of storms, holidays, vacations, post office closed, or whatever. It's here! Add a Debit Check card to use anywhere, anytime, for no-fee purchases and cash withdrawals at an ATM (4 free per month). Why go through the hassle? Sign up now.

### FYI

Just a refresher to remind you of the many services that we provide.

- Checking Accounts with Check card
- IRA – Regular and Roth
- Share Certificates
- Loans- you want it- we have it.
- Visa Gift Cards
- Money Orders
- Traveler's Money Cards
- Movie Tickets- Regal & Angola
- Home Banking
- Payroll Deduction/Direct Deposit
- Notary Public

