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Sept/Oct 2009

www.kvccu.com

NEWS FROM THE Kensington VALLEY Community Credit Union

CELEBRATING 50 YEARS SERVING OUR MEMBERS AND COMMUNITY 1959-2009

People Helping People

A Philosophy Focused On You!

Your journey toward financial security might begin when you open your first savings account, or when you repair a damaged credit rating, or when you take the step to purchase your first house. But, you might hit a snag along the way. That's when you may need our help. You can trust that we will be focused on you.

When you walk into our lobby, or call a loan officer, what makes KVCCU and other credit unions different from a bank isn't immediately apparent. The two financial institutions may offer similar products and services, but the similarities stop there. Crucial differences exist in ownership, cost of borrowing money, use of services and our philosophy…"People Helping People."

"People Helping People" means…You own your credit union. KVCCU is a member - owned, nonprofit financial cooperative dedicated to improving our members' financial lives.

"People Helping People" means…Credit union deposit rates are better. IRAs, CDs, money market, savings, and interest checking accounts carry higher rates--giving back more to members.

"People Helping People" means…Interest rates on auto, home equity, consumer and business loans and even on credit cards average one to one-half percentage points lower than bank rates.

"People Helping People" means…We believe financial education creates power - the power to control your own financial life and make it better. At KVCCU, we want to give you that power no matter what your age. That is why we provide a wealth of educational resources and information on our web site, in our newsletters, with your statements, and through partnerships with other companies to help you make informed decisions about your financial future.

"People Helping People" means…As an owner of KVCCU, you have a voice. We're governed by a volunteer board of directors consisting of credit union members elected by credit union members.

Having been doing what we do for 50 years, "People Helping People" means… our focus is on serving you. As you have new financial needs arise, think of us first…chances are our products and services will be the best fit for you.

The New KVCCU Visa Credit Card Is Coming - Be On The Lookout!

Over the next few months we will be converting from our current MasterCard to the new KVCCU Visa. In September our current MasterCard holders will receive a Change In Terms Notice with complete information on the conversion. This will be followed in October by the Cardmember Agreement and then your new Visa card by the first week of November. By the end of November, any MasterCard balances will be transferred to the new Visa account. We stand ready to answer any questions you may have...call, stop in or visit **www.kvccu.com** for additional information and updates throughout this conversion. You can also reach the Cardmember Service Support Team 24 hours a day at (800) 558-3424.

This conversion is for MasterCard Credit Card holders and does not affect KVCCU Visa Debit Card holders!

The Members Voice - KVCCU Board of Directors

Thanks, Juanita Rogers, For Your Service!

After 19 years of service to the membership, Juanita Rogers has retired from the KVCCU Board. During her tenure, Juanita has helped lead the credit union through our name and field of membership changes as well as the renovation of our current building. Juanita retired from GM in the recent past and will be spending more time traveling.

Enjoy, Juanita & Thanks Again!

Welcome Scott Rolando!

Scott joined the KVCCU Board earlier this year. An employee of Huron Valley Schools, Scott currently serves as the Lakeland High School Student Activities Director. In addition to volunteering for KVCCU Board service, Scott spends his summers as a volunteer for the Huron Valley Chamber of Commerce focusing much of his time on the Milford Memories Summer Festival.

Our Investment In You

Anytime is the right time for good financial advice!

anytime adviser

Making the right financial decisions is no easy task. There are hundreds of variables, and no one has the time to understand them all. We have a solution...spend a few minutes with the Coach. Turn to our Anytime Adviser online coaches for advice when opening an IRA, buying a new or used car, or beginning your search for a new home.

Visit **www.kvccu.com** to find our IRA Advisor, New & Used Car Buying Coach and Home Buying Coach.

SmartChoice
Business Solutions Made Easy

A New Service From KVCCU!

For 50 years, Kensington Valley Community Credit Union (KVCCU) has been supporting the growth of our community, schools, local businesses, and families. In celebration of our 50 years of service, we are introducing **SmartChoice** Business Solutions. The same high-quality financial products and services we have been providing our members are now available to your business, your employees, and your customers/patients. We have established relationships with various partners to provide discounted products and services to our business account members. All part of our commitment to providing you with the best products and services.

Business Services Include:

- Checking Account & VISA Check Card
- Savings & Certificate Programs
- Loan Programs
- Online Financial Tools
- An Employee Benefit – At No Cost
- Merchant Credit Card Services
- Office Supply Discounts
- Computer & Network Administration Services
- **SmartChoice** Credit – For Customers & Patients

For more information, call or stop by or visit us online at **www.kvccu.com.**

MORTGAGE CENTER

For Members For Life...

Your Partner In "Home"

Trust. Commitment. Honesty.

These are things you look for in any partnership, and when it comes to home financing, they are especially important. You need to be able to trust that you're getting the best financing for your family and budget. You need to know that your lender is committed to your best interest. And finally, an honest lender will ensure that you understand your financing and how it will fit within your lifestyle.

Whether you are buying or building a new home, refinancing, or seeking information about a reverse mortgage, Mortgage Center is here to guide and counsel you about what mortgage makes the most financial sense. As a credit union member, you'll receive discounted PMI rates, low closing costs, which are fully disclosed and, competitive interest rates with your financing. Because we are a Michigan based, 100% credit union owned company, our top priority is you and your home. We are in it with you for the long haul.

- **Convenient Home Financing**
- **Pre-approval**
- **Sound Refinancing Advice**
- **Flexible Construction and Vacant Land Loans**
- **Reverse Mortgages**

Our Mortgage Center can do it all! Visit **www.kvccu.com** for more information, call a KVCCU Member Service Counselor (248) 887-0666 to ask us about home financing through our Mortgage Center or contact a friendly Mortgage Center Loan Officer directly at (888) 562-6865.

www.mortgagecuso.com.

Stay Tuned...topics in the next issue of **News From The Valley** include: Turn To KVCCU, We've Got The Best Products, KVCCU Checking, My CU Trade, Join One Of Our Clubs and KVCCU Community Partners

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