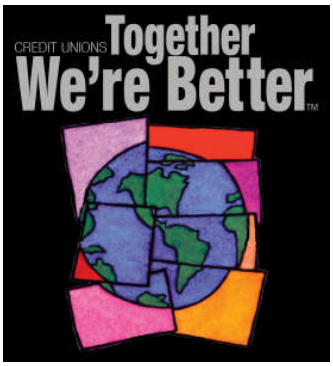
NEWS FROM THE Kensington VALLEY Community Credit Union

September 2007



It pays to use your credit union! Credit union members save money with better rates on loans and savings, and fewer fees than for-profit financial institutions. Take full advantage of your credit union membership. Combine your savings with our convenient services and you'll see why **Together We're Better.** We will be celebrating International Credit Union Day on Thursday, October 18, 2007. Be sure to stop by the credit union and join in on the fun!

ESTATE PLANNING 101 WORKSHOP

KVCCU is looking out for you! The credit union will be partnering with Huron Valley Continuing Education to host a FREE Estate Planning 101 Workshop. Charles Harroun, Esq. will be the facilitator. Mr. Harroun will answer questions concerning Trusts, Wills, Power of Attorneys, Probate, joint ownership issues and much more. This event will take place on Thursday, October 11, 2007, 7pm at Milford High School (LGI Room). For more information, please call the credit union. Just a reminder, Mr. Harroun is in the credit union office the 3rd Friday of every month. Make your appointment today to secure your Last Will & Testament, Durable Power of Attorney, and Medical/Health Power of Attorney. All that for a small fee of $50.00.

Dormant Accounts

Just a reminder-Effective October 1, 2007, KVCCU will begin charging a fee of *$5.00 per month* on all dormant or inactive accounts owned by members 18 years of age and older (excluding college accounts and members over age 65) that have not had a transaction (withdrawal or deposit) posted to their account for at least one year. A dormant account is one that has only a prime savings account and doesn't have any other accounts attached to it; i.e. checking, certificates, money market, loans, etc. If you have any questions about your account, please don't hesitate to call the credit union.

Get ready to shop. . .

November 1st is the big day. Watch for that Holiday Club deposit into your savings account. If you don't have a Holiday Club account, sign up today and be ready for the big shopping season next year.

24/7 Account Access
Net Branch:
www.kvccu.com

Schoolbell Line:
(248) 887-0666
Option #2

ATM:
24/7/365 Branch
Drive-up

Call (800) 800-9700
For a location near you

MORTGAGE CENTER

To apply call:
(888) 562-6865
Or apply online at:
www.mtg-ctr.com

To report a lost or stolen MasterCard credit card call:
(800) 820-8302

To report a lost or stolen VISA Checkcard call:
(800) 554-8969

Lobby Hours:
Monday thru Thursday
9:30-5:00
Friday
9:30-6:00

Drive Thru:
Monday thru Thursday
9:30-5:00
Friday
9:30-6:00
Saturday
9:00-Noon

Holiday Closings:
11/12/07 Veterans Day
11/22/07 Thanksgiving
11/23/07 Open 9:30-3pm
11/24/07 Closed

290 N. John St.
Highland, MI 48357
(248) 887-0666
info@kvccu.com
www.kvccu.com

TIPS & REMINDERS

Stash your cash at KVCCU. Open your club account today! Dreaming about that luxury vacation, or maybe you're saving for your childs' education, or you just might be saving for that rainy day. Let KVCCU help you. Stop in and we'll get you started today!

Savings

No fees here!!

Credit union members save $$$ on fees. Remember to save your ATM receipts. At KVCCU ATM receipts are money in your pocket! We will refund up to $2.00 per transaction within ninety days of transaction. Bring in or mail in your receipts today and put the money back in your pocket.

Checking

Numbers, Numbers, Numbers. . . .

Tired of all those numbers?? We can take care of that by helping you customize your debit card pin. You may do so **only** at KVCCU's ATM machine. Follow the simple directions and you're set. No more extra numbers rolling around in your head!

ATM / Debit

Fast, Simple, Safe

Making sure your money is where it's supposed to be. When it's supposed to be there is getting simpler all the time with online banking. Studies show that most identity theft still occurs when thieves obtain information on paper by digging through trash cans or stealing from mailboxes. Online banking protects you from many types of fraud. You'll reduce that risk when you receive electronic credit union statements or send payments online. Get started today!

Net Branch

WE CAN HELP

Don't hesitate to call, maybe we can help! During these difficult economic times, you may be struggling to make your payments. Many times we can help if we are aware of what is happening. Please call or stop in and we'll review the status of your account with you.

Loans

Your Credit Union. . .Your Home
You're Covered!

Do you have big dreams? Maybe you would like to remodel your home or buy a new car. What about taking a big trip. . .getting some new furniture. . .going back to school. . .or maybe just paying off those high interest rate credit card debts? Inquire about a home equity line of credit today! First 6 months only **3.9%APR***!

(APR*=Annual Percentage Rate)

Mortgage