NEWS FROM THE Kensington VALLEY Community Credit Union

June 2008

We've got what you've been waiting for. . .

Internet bill payment! Simplify your life and gain financial control. Save time for the things that matter most. Point-Click-Pay, it's that easy!

- **ENROLL BEFORE 10/31/08, 4 MONTHS FREE**
- AFTER 4 MONTHS, LOW MONTHLY FEE - $5.95

Consider the postage increases, the cost of envelopes, check orders and most of all your time.

(Inactive user fee $2.00 monthly, over 10 transactions-$.40 per)

Education=Power

As your credit union, we feel it's important to provide you with the educational tools you need to make those important financial decisions. We invite you to visit our website, click on Consumer Education & Financial Tools. Young or old, there are fun and helpful resources.

U.S. SAVINGS BONDS ARE HERE!

Just another convenience! You may now purchase or redeem United States saving bonds at the credit union. Not only are bonds a good conservative investment, but also make wonderful gifts. It's surprising just how fast they add up!

8th ANNUAL BACK TO SCHOOL BASH

We would like to extend an invitation to our annual Back to School Bash, Friday, September 5, 2008, 10am-4:30pm, credit union parking lot. If you have ever attended our bash, you know to look forward to FUN, FOOD and PRIZES. See you there!

Have a safe summer!

24/7 Account Access

It's Me 247 Online Banking

www.kvccu.com

CU Talk

(866) 544-3831

ATM:
24/7/365 Branch Drive-up

For a location near you, click Shared Branch icon on our website.

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:
08/30/08 Labor Day
09/01/08 Labor Day

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

TIPS & REMINDERS

Collectable Coin

The State Quarter Program will be winding up this year. If you haven't kept your collection up to date, be sure to stop by. If you would like to start collecting , please check with one of our member service representatives. Collectable coins make a great gift and are also a wonderful learning tool. If you're not familiar with the coin program, please inquire.

Do we need an update?

For those members who have changed their e-mail addresses. . .be sure to contact the credit union. If you have an E-Free checking account, we will be unable to get your statement out to you if we don't have your new e-mail address. Along with the inconvenience of not getting your statement , your account will be assessed a $10.00 monthly fee. On the positive side. . . we pay you twenty five cents per month for having e-statements. It makes cents to have your checking account at the credit union.

Same As Cash

Your Visa checkcard is cash! If your card has been lost or stolen, be sure to contact the credit union immediately. After hours, call the toll free number (800) 554-8969. Just a reminder to all of our debit card holders; there are daily limits on your cards. There is a $500.00 daily limit when using the ATM machine and a $1,500.00 point of sale limit. If you're going to be out of town for an extended period of time, be sure to contact us.

Online Banking. . .

If you have had a problem with your password, please call the credit union. We will reset that password and help you log on to It's Me 247. For those of you who are logged in, we know you are enjoying the benefits of online banking. We have added an extra layer of security for your protection that some have found be annoying. We value your membership and would rather err on the side of over protecting you.

INSURANCE ISSUES??

If you have an auto loan at KVCCU, you **must** carry full insurance coverage. The credit union has noted that cancellation of insurance is on the rise. If your auto insurance is cancelled, please call the credit union so we can discuss some possible options.

Simply the Best!

KVCCU offers low, low, low rates! Prime is now at 5%. The equity in your home provides you the best way to finance home improvements, pay for your kids college and best of all, lower those high interest rate credit cards or loan balances. It's easy to simplify with a KVCCU home equity loan. One payment takes care of it all under your trusted credit union roof! Let us help you calculate the equity in your home and you'll be on your way to simplifying your financial life.

Cedar Point Opens!

Planning a trip to Cedar Point?? Get your discounted tickets here.

Savings

Checking

ATM / Debit

Loans

Mortgage