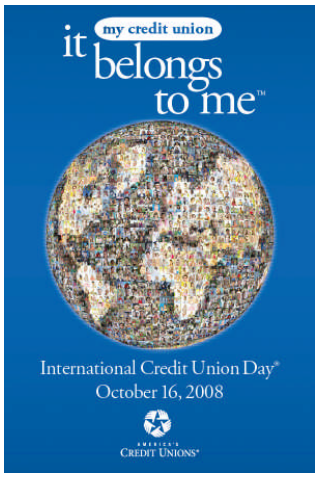
NEWS FROM THE Kensington VALLEY Community Credit Union

September, 2008



INTERNATIONAL CREDIT UNION DAY

More than 170 million members in 97 countries belong to thousands of credit unions just like ours. Through your loyalty and pride in ownership, you demonstrate the true cooperative spirit of the credit union movement. Please stop in on October 16 to celebrate our history, our shared values and our bright future. There will be cider and donuts and random prizes.

AND THE WINNER IS. . . .

The E-Statement Enrollment Contest was a great success. KVCCU increased statement delivery through e-mail by 75%! Sue Jones, longtime credit union member, was the winner of the Wii. Congratulations! For those members who have not signed up, please do. Remember, it pays 25 cents per e-statement per month!!

Online Banking 101

KVCCU = member focus! There will be an Online Banking 101 Workshop on Thursday, October 16, 7:00pm, at Apollo Center, 2029 N. Milford Rd, Highland. At this workshop, you will learn to navigate It's Me 247, our online banking system. We will also touch on CU EasyPay, our easy and convenient online bill pay program. This is a great opportunity for all! Call the credit union today and reserve your seat!

Fall CD Bonanza!

We have rates for everyone!! Are you interested in short term or long term, large dollar amount or small?? Call today and inquire about our Fall Bonanza rates.

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:
10/13/08, Columbus Day
11/04/08, Election Day
11/11/08, Veterans Day
11/27/08, Thanksgiving
11/29/08, Thanksgiving

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

TIPS & REMINDERS

Just Wondering. . .

Have you moved, changed your phone or perhaps your e-mail address? If so, please contact the credit union so that we may update our records. Communication with your CU is very important!

Young Adults

If you are entering college or starting an apprentice program, you may be interested in our college checking account and VISA checkcard. There are no monthly fees, no minimum balance requirement and you may write up to 6 checks per statement cycle.

Just A Reminder

As your financial institution, we cannot stress enough that your VISA checkcard is as good as cash. Be sure to keep it secure and do not share your PIN with anyone. Check your account often and report any suspicious activity to the credit union immediately. After hours call, (800) 554-8969.

Better Than Ever!

Visit our secured, online banking site today. From It's Me 247, you can check your balances, view your account history, transfer money or have a check issued. While you're there, check out our CU EasyPay. How convenient is that?

Did You Know?

When you borrow at KVCCU, in addition to our low rates, we offer discounts. You can earn .25% discount on your auto loan if you have direct deposit, select auto payment, or get a pre-approval. We also offer discounts with payment protection and a down payment could add up to an additional .50%. Call or apply online.

Prime is Low

Now is the time to secure that Home Equity Line of Credit. Take advantage of the low prime rate. Let the equity in your home work for you. It may be time to purchase that new car, pay a tuition bill, or start that long awaited home improvement - whatever it may be. Be sure to check with your tax advisor. Interest may be deductible - another possible advantage to you.

WOW!

ATM AnyWhere is the deal! Save your ATM receipts, KVCCU will refund up to $2.00 per transaction within a 90 day time frame. Any ATM machine is a KVCCU ATM machine!

Savings

Checking

ATM / Debit

It's Me 247 Online Banking

Loans

Mortgage