



Veterans Day

Veterans Day was originally called Armistice Day as proclaimed by President Woodrow Wilson on November 11, 1919. Originally it was to honor the heroism and service of those who died in World War I. In May of 1954 Congress passed a bill to honor All Veterans and was signed into law by President Dwight Eisenhower.

Forest Area Federal Credit Union would like to honor all of our Vets and those still serving and ask our members to join us in thanking our area Veterans. If you love your free-

dom, Thank A Vet!!! In their honor Forest Area branches will be handing out American Flag pins on November 11th. Please stop in, pick up a pin and wear it proudly to honor our Veterans. Any Vet or Soldier who stops by will also receive a special limited edition baseball cap as a small thanks for their service.



Sprint Credit Union Member Discount Plan

Why Throw Away your Money? Save with Sprint! Join over 1.2 Million credit union members nationwide that are already saving over \$111 million on their wireless plan. Forest Area Federal Credit Union is pleased to bring our members these major savings through the **Sprint Credit Union Member Discount Plan**.

Ways you can save:

- **10% off*** most regularly priced Sprint individual service plans
- **15% off*** most regularly priced Sprint business service plans
- Waived activation fee on new activations
- Waived upgrade fee
- Available to new and existing **Sprint** customers

Enjoy the perks, benefits and exclusive discounts that only credit union members like you can receive.

To get your discount Call 877-SAVE.4CU (877-728-3428) and let them know you're a credit union member. Ask to be a part of the NACUC_ZZM Corporate ID to save. Click www.SprintSave4CU.com or visit your nearest Sprint Store. **What are you waiting for? Start Saving Today!**

*Application of discount requires 2-year contract extension on existing plans. Verification of membership is required at time of activation/upgrade. All rights reserved. Sprint logo is a trademark of Sprint Nextel.



Fife Lake Branch
638 Boyd St.
PO Box 118
Fife Lake, MI 49633
Phone: (231) 879-4154

Kalkaska Branch
782 S. Cedar St.
PO Box 901
Kalkaska, MI 49646
Phone: (231) 258-2665

Kingsley Branch
6966 Cougar Trail
PO Box 642
Kingsley, MI 49649
Phone: (231) 263-3790

Manton Branch
516 N. Michigan Ave.
PO Box 593
Manton, MI 49663
Phone: (231) 824-3060

Special points of interest:

- All offices will be closed on Monday, October 10th, for employee training.
- Christmas Club balances will transfer to savings on October 31st.

Holiday Closings

November 24
Thanksgiving
CLOSED

Saturday
Christmas Eve &
New Year's Eve
CLOSING AT 1:00 pm

Monday following
Christmas and New
Years Day, we will be
closed to celebrate with
our families. Enjoy your
holidays!

Savings APYs* As of September 30, 2011

Under \$500	.15 %
\$500 to under \$2,500	.25 %
\$2,500 and over	.35 %
12 Month CD	0.75 %
IRA Deposits	2.53 %

*APY stands for Annual Percentage Yield



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We Do Business in accordance with the Federal Fair Housing Law and the Equal Credit Opportunity Act.

NEW MARKETING TEAM

Forest Area Federal Credit Union has formed a new marketing team from our excellent staff. New and exciting promotions are being planned to benefit our members. Check out our facebook page, website and office lobbies for details on new exciting promotions. A Holiday Helper Loan is in the works, so watch for the details coming soon.



Post Office Will Not Forward Your Statements to Your Winter Address.

Don't forget to update your address with us if you're planning on heading south this winter. Our computer systems have the capability to store a temporary address for you, which allows us to forward mail to your southern address during the winter, without losing your northerly address when you return home. Remember there is a \$5.00 charge for mail returned to us by the Post Office.

LOOKS TOO GOOD TO BE TRUE

The website, <http://www.lookstogoodtobetrue.com>, was launched in October 2005 as a joint effort between the IC3, the United States Postal Inspection Service, the Merchant Risk Council, Monster Worldwide, Inc., and Target Corporation. This education and awareness campaign was designed to protect consumers against internet crimes and offers in-depth information on the latest internet schemes. The site provides prevention tips and an on-line risk assessment test designed to help consumers determine their vulnerability

to internet schemes. Consumers can also submit their internet experiences to be posted on the website to alert and educate others.

The site, hosted and maintained by the IC3, continues to generate significant interest from the public and e-commerce companies, receiving approximately 282,000 hits per month, and has signed on three new members over the last year, Anchor Intelligence, Business Software Alliance, and Symantec.

You could win an LCD TV

Sign up for EasyPay Online Bill Pay & you could win an LCD TV*. EasyPay is a safe & easy way to receive, pay and organize your bills online. Just log into It's Me 247 and click on Pay My Bills.

*One prize winner will be selected on or about December 6, 2011 by a random drawing from all qualified entries received by a participating credit union between October, 1, 2011 & November 30, 2011. You may incur a monthly service fee for EasyPay. See us for complete details.

Employee Milestones

Our Congratulations to our valuable associates celebrating milestone anniversaries with the credit union this year:

- May 1: Tammy from Manton : 5 Years
- May 22: Robert from Fife Lake: 5 Years
- June 30: Molly from Fife Lake: 5 Years
- August 5: Sue From Kalkaska: 15 Years
- October 25: Lisa from Kingsley: 10 Years
- Nov. 12: Aimee from Fife Lake: 10 Years

Forest Area FCU

Notes and Numbers

Board of Directors

- Lee Sandy—Chairman
- Donald Crawford—Vice-Chair
- Polly Piltz—Treasurer
- Jack Lyon—Secretary
- Richard Gray—Board Member
- Rex Reed—Board Member
- Lyle Spalding—Board Member
- Alan McCullen—Associate Bd. Member

Asset Size as of 08/31/2011

\$ 84,722,509.16

Number of Members as of 08/31/11

10,970

Our mission is to provide our members with quality financial services, giving special attention to their individual needs.