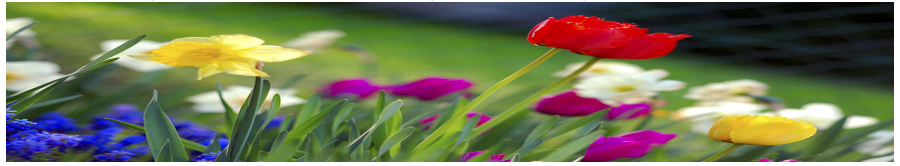


FOUR FLAGS AREA CREDIT UNION



SPRING NEWSLETTER

Savings In Bloom

1/2% OFF

Plus NO Application Fee

HOME EQUITY LONS

Rates as low as 5.00% APR*

REFI PROMISE

Bring your vehicle loan to FFACU and start savings today.

We will beat your current rate by at least a 1/2% APR—IF NOT MORE!*

6.00% Personal Loans Up to \$7,500*

Consolidate debt, Update your home, Pay Uncle Sam or start planning a much needed vacation!

* Loan approval subject to loan qualification. Home Equity loans excluded from Refi Promise. Member Rewards not applicable. Collateral must meet credit union guidelines. Refi Promise rate can not be less than 3.00%. Promo's subject to change without notification. 5.00% Home Equity rate applies to 5 year loan for an (A) borrower. Promo 4/1-5/31/2020

Four Flags Area Credit Union

1012 S. 11th St.

Niles, MI. 49120

P: (269)-684-6512

Web: www.fourflagsacu.com

"Member Owned, Member Friendly"



Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government

NCUA

National Credit Union Administration, a U.S. Government Agency



2020 ANNUAL MEETING

Mark your calendars for FFACU's Annual Meeting on April 24, 2020 at 5 P.M. in the credit union lobby. A review of the credit union's 2019 financial position will take place.

Members in good standing and present at the Annual Meeting may approve qualified candidates to fill slots on FFACU's Board of Directors. This is your opportunity to determine who will establish policies regarding shares, loans, investments, and general operations.

One Board of Director position is up for election for three—year term. Incumbent : Jerry Novacek.

Come in we're
OPEN

SPRING IS HERE! You know what that means? Saturday drive thru hours are back once again. We thank you for your understanding. The first Saturday open is April 4th and the last Saturday is December 19th.

Hours: 9A-12P

CLOSINGS

MEMORIAL DAY

Saturday, May 23, 2020

Monday, May 25, 2020

Independence Day

Saturday, July 04, 2020

Monday, July 06, 2020



Love My Credit Union Rewards

Your credit union membership can save you money through Love my Credit Union Rewards! Credit Union members have saved over **\$2 Billion** with offers like:

- Credit union members get **\$200 when you switch with sprint!** Plus, \$100 Annual Loyalty Cash Rewards and **25% off select accessories** in sprint retail stores.
- Members can also save up to **\$15 on TurboTax** federal products.

Discover more savings at lovemycreditunion.org!

FUNDS AVAILABILITY POLICY CHANGE NOTICE

EFFECTIVE JULY 01, 2020

This Disclosure applies to all "transaction" accounts. Transaction accounts, in general, are accounts which permit an unlimited number of payments to third party persons and an unlimited number of telephone and preauthorized transfers to other accounts of yours with us. Checking accounts are the most common **transaction** accounts.

Funds "availability" means your ability to withdraw funds from your account, whether those withdrawals are to be in cash, by check, automatic payment, or any other method we offer you for access to your account. If deposited funds are not "available" to you on any given day, you may not withdraw the funds in cash and we may not use the funds to pay items that you have written or honor other withdrawals you request. If we pay items that you have written or honor other withdrawals before funds are available to you, we may charge a fee for this.

Please remember that even after we have made funds available to you, and you have withdrawn the funds, you are still responsible for checks you deposit that are returned to us unpaid and for any other problems involving your deposit.

YOUR ABILITY TO WITHDRAW FUNDS AND DETERMINING THE AVAILABILITY OF A DEPOSIT

Our policy is to make funds from your cash and check deposits available to you on the same business day we receive your deposit. Cash deposited in person with an employee or at an ATM, electronic direct deposits, and wire transfers will be available for withdrawal on the same business day we receive the deposit. Once they are available, you can withdraw the funds in cash and we will use the funds to pay the items you have authorized.

For determining the availability of your deposits, every day is a business day, except Saturdays, Sundays, and federal holidays. If you make a deposit with an employee on a business day that we are open, we will consider that day to be the day of your deposit. However, if you make a deposit in our night depository after 8:30 a.m., or on a day we are not open, we will consider that the deposit was made on the next business day we are open. Deposits you send by mail are considered deposited on the day received at the Credit Union.

CHECK CASHING, IMMEDIATE AVAILABILITY AND HOLDS ON OTHER FUNDS.

We may cash a check or make a check deposit available immediately if you have the funds to cover that check in any of your accounts with us. If we do, we may hold those funds (equal to the amount of the check) in your account(s) according to the timelines described elsewhere in this policy.

LONGER DELAYS MAY APPLY

In some cases, we will not make all of the funds that you deposit by check available to you by the day of your deposit. Depending on the type of check that you deposit, fund may not be available until the second business day after the day of your deposit. The first \$225 of your deposits, however, may be available on the same business day we receive the deposit.

If we are not going to make all the funds from your deposit available by the second business day, we will notify you at the time you make your deposit. We will also tell you when the funds will be available. If your deposit is not made directly to one of our employees, or if we decide to take this action after you have the premises, we will mail you the notice by the day after we receive your deposit. If you will need the funds from a deposit right away, you should ask us when the funds will be available.

In addition, funds you deposit by check may be delayed for a longer period under the following circumstances:

- We believe a check you deposit will not be paid.
- You deposit checks totaling more than \$5,525 on any one day.
- You redeposit a check that has been returned unpaid.
- You have overdrawn your account repeatedly in the last six months.
- There is an emergency, such as a failure of computer or communications equipment.

We will notify you if we delay your ability to withdraw funds for any of these reasons, and we will tell you when the funds will be available. They will generally be available no later than the seventh business day after the day of your deposit.

SPECIAL RULES FOR NEW ACCOUNTS

If you are a new member, the following special rules will apply during the first 30 days your transaction account is open. Funds from cash deposited in person with an employee or at an ATM, electronic direct deposits, and wire transfers to your account will be available on the day we receive the deposit. Funds from deposits of the first \$5,525 of a day's total deposits of cashier's, certified, teller's, travelers, and federal, state, and local government checks will be available on the next business day after the day of your deposit if the deposit meets certain conditions. For example, the checks must be payable to you. The excess over \$5,525 will be available on the seventh business day after the day of your deposit. If your deposit of these checks (other than a U.S. Treasury check) is not made in person to one of our employees, the first \$5,525 will not be available until the second business day after the day of your deposit. Funds from all other check deposits and ACH deposits that we initiate on your behalf to open an account will be available on the seventh business day after the day of your deposit.

DIVIDEND AND INTEREST PAYMENT POLICY

If we receive a deposit to your Account, dividends will begin to accrue on the business day the deposit is credited to your Account.

FOREIGN CHECKS

Checks drawn on financial institutions located outside the U.S. (foreign checks) cannot be processed the same as checks drawn on U.S. Financial institutions. Foreign checks are exempt from the policies outlined in this disclosure. Generally, the availability of funds for deposit of foreign checks will be delayed for the time it takes us to collect the funds from the financial institutions upon which it is drawn. Foreign checks with no routing numbers and payable in foreign currency are not accepted for deposit. These items must be sent as a collection item. Only foreign checks payable through a U.S. Financial institution with routing numbers and payable in U.S. Dollars will be available subject to the schedule described in this section.