

Holiday Closings

>Columbus Day

Monday, October 08, 2018

>Veterans Day

Monday, November 12, 2018

>Thanksgiving

Thursday, November 22, 2018

Friday, November 23, 2018

Saturday, November 24, 2018

>Christmas

Saturday, December 22, 2018

Monday, December 24, 2018

Tuesday, December 25, 2018



Four Flags Area Credit Union will be closed on SATURDAY'S beginning

December 29th—March 30th we will open back up on Saturday's beginning April 5th, 2019. Thank you for your understanding!

Four Flags Area Credit Union

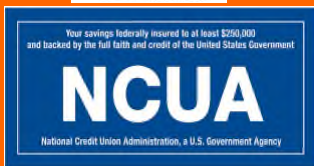
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Niles, MI. 49120

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Web: www.fourflagsacu.com

"Member Owned, Member Friendly"



International Credit Union Day celebrates the spirit of the global credit union movement. The day is recognized to reflect upon the credit union movement's history, promote its achievements, recognize the hard work and share members experiences. ICU Day has been celebrated on the third Thursdays of October since 1948.

The ultimate goal is to raise awareness about the great work that credit unions are doing around the world and give members the opportunity to get more engaged.

The 2018 ICU Day theme this year is "Find Your Platinum Lining in Credit Unions". Join us on October 18, 2018 as we celebrate the 70th anniversary of ICU Day!!

Join Four Flags Area Credit Union throughout the day for goodies and refreshments, on us!

THANKS & GIVING AT FFACU

1/2% OFF ALL LOAN RATES*

THANKS FOR TRUSTING
FFACU WITH YOUR BANKING NEEDS.

TOY AND FOOD DRIVE

The Holiday Season is upon us.
It is Greater to Give Than Receive

collecting:
unwrapped Toys
Non-Perishable Toys

Give Thanks!

*Excludes Smart Money and Revolving loan rates.
Subject to loan qualification. Promo subject to change without notice. Ends 12/31/2018



Christmas Club Payout



If you have a Christmas Club Account with us, you will soon have some much needed holiday cash! Accumulated savings and dividends will be transferred into your savings account on October 5th. Don't have a Christmas Club Account this year? Be sure to put one in place for next year. You can start saving a little at a time right now, and by the time the 2018 holidays come around, you'll have a nice nest egg saved up. Payroll deductions make it extra easy. Ask a Credit Union Rep today for details.

Debit Card Monitoring



With all the fraud taking place, have peace of mind knowing you can quickly stop your debit card by enrolling in our Debit card monitoring program. To enroll simply go to: www.fourflagsacu.com, go to the Online Services drop down menu, click on links and once your there select Debit Card Monitoring. You are in control set your limits and how you would like to be notified of any transactions that have taken place.



**MORE SAVINGS.
MORE POSSIBILITIES.**



More money in your pocket, thanks to Four Flags Area Credit Union and Love My Credit Union Rewards.

- Get a **\$100** cash reward for **each new line** you activate, up to 3 lines. Plus, get a **\$50** cash reward **every year** for as long as you are a sprint customer
- **Up to \$15 off TurboTax** federal products!
- An **exclusive smoke communicator** and a **\$100 gift card** with a new **ADT** monitored home security system. You must call 844-703-0123 to receive this special offer through the Love My Credit Union Rewards Program.
- Trusted protection at **true savings** with the **TruStage Auto & Home Insurance Program**.
- **Cash back** at over 1,500 online retailers with **Love to Shop**.

Sign up now and join the credit union members who have saved nearly \$2 billion in discounts. Visit www.fourflagsacu.com or LoveMyCreditUnion.org today!



Niles Bluegrass Festival

I would like to thank the many volunteers that took time out of their day to help make the Family Fun Fair/ Bluegrass a success! Without the dedication and hard work, the festival would not happen.

Apple Festival

The Niles Annual Four Flags Apple Festival will be taking place the last weekend of September!

Check back for many opportunities to volunteer or call Michael @ the credit union. 269-684-6512

NEW/CHANGING ACCOUNT STRUCTURES AND FEES EFFECTIVE 1/1/2019

Monthly Membership Fee:	\$3.00 (Applies to accounts with total shares less than \$50. Excludes minor and loan accounts.)
Check Cashing Fee:	\$5.00 (Applies to those with total shares less than \$50.)
Loan Processing Fee:	\$75.00 (Excludes Smart Money loans)
Debit Card:	1st = \$5, Replacements = \$10
Set of 50 Checks	\$5.00

Funds Management Account Tiers (3):	\$2k—\$10k, \$10,001-\$100K, and \$100,001 Plus
Regular Shares dividend earning min. balance:	\$300
Youth Savings dividend earning min. balance:	\$100