

Financial Fibers

JANUARY 2008

A FILER CREDIT UNION PUBLICATION

JOIN US FOR OUR ANNUAL MEETING

The entire credit union benefits when members participate. That's why we invite every member to attend our, your, annual meeting. All members are equal owners of the credit union.

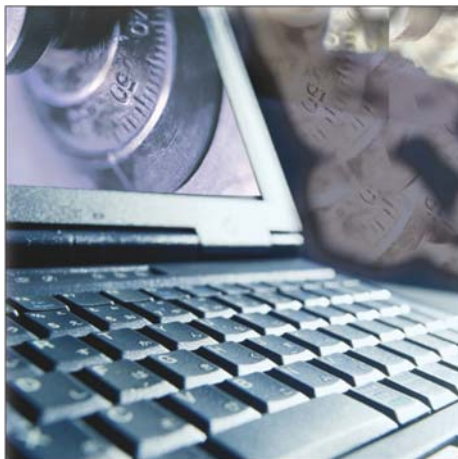
Our annual meeting is an occasion for management and elected officials to report to you, the owners. And, it's an opportunity for you to learn about the credit union's financial position, products and services, current business issues, and goals. You'll meet face-to-face with the people who run your credit union. Without your input, leaders can only guess what you and other owners want from your credit union.

So, join us on April 28, 2008 for our Annual Meeting at 7:00 p.m at the Manistee Township Hall, 410 Holden Street. In 2006, the Board of Directors voted to reduce the size of the Board to 9 members through attrition. Accordingly, there will be three seats available this year. The terms of Bob Lindeman, Cookie Friedrich, Jim Sibley and Alan Verbeek will expire. If you are interested in volunteering your time on the Board of Directors, please notify CEO, Dave Ohman in writing prior to January 31, 2008. The nominating committee will meet in February and ballots will be mailed in March if necessary. Ballots must be returned to the credit union by April 18, 2008. The results will be announced at the annual meeting.

Filer Credit Union would like to thank Dave Bitler, who has resigned from the Board of Directors. Dave's dedication to the success of the credit union is most appreciated and he will be missed.

PAY YOUR BILLS ONLINE - IT'S EASIER & SAFER

Why write checks and pay postage to mail your bills when, with the click of a button, you safely can pay online?



Online bill payment saves you the bother of hand writing checks and envelopes each month. You'll save on postage too, and online transactions via secure Web sites are much safer than mailing checks. Paper checks can be stolen, or your account information compromised, during the several points they're handled in the mail or during processing. With today's identity theft issues, that's a real concern.

At FCU, online bill payment is free, if you have e-statements. You just enter your service providers' information on the credit union Web site, and then schedule bills to be paid automatically on certain days each month. Or you can go to the site and pay each bill whenever you wish. Either way, the amount transfers

electronically from your checking account to the service providers. If the providers don't accept electronic payments, FCU prints and sends paper checks on your behalf.

You should check your account balances and payment daily or at least several times a week, and make sure you use a computer with robust security. With those precautions, online bill payment is perfectly safe. Plus, it's easier than you think.

Call us today at 231-723-3400 with questions you have about our online services.

FINANCIAL SPOTLIGHT

As of
November 30, 2007

Loans & VISA:

\$37,015,135.57

Deposits:

\$59,576,846.11

Total Assets:

\$68,666,559.67

Members:

8,138



1117 28th Street
Post Office Box 375
Manistee, Michigan 49660
(231) 723-3400
(800) 595-6630
Fax: (231) 723-7798

MAIN OFFICE

Lobby Hours

Mon - Thurs
9 a.m. - 5 p.m.
Fri 9 a.m. - 6 p.m.

Drive-Thru Hours

Mon - Wed
9 a.m. - 5 p.m.
Thurs 9 a.m. - 6 p.m.
Fri 8 a.m. - 6 p.m.
Sat 8:30 a.m. - 1 p.m.

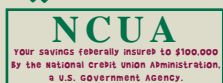
PARKDALE OFFICE

Lobby Hours

Mon - Thurs
9 a.m. - 5 p.m.
Fri 9 a.m. - 6 p.m.

Drive-Thru Hours

Mon - Thurs
9 a.m. - 5 p.m.
Fri 9 a.m. - 6 p.m.
Sat 9 a.m. - 1 p.m.



SATURDAY SERVICES

Only our drive-thru is open on Saturday, which means that we have limited staff in the buildings to take care of your credit union business. We highly encourage you to take advantage of CU*Talk and 24/7 Home Banking for balance transfers and balance inquiries. Our top priority is waiting on members in the drive-thru.

A THIEF TOOK YOUR DEBIT CARD... WHAT IS YOUR LIABILITY?



Do you know what your liability is if you were to have your credit union debit card stolen? In most cases, you aren't liable as long as you aren't negligent. Why? Because signature-based MasterCard transactions have zero liability for unauthorized use of their cards.

Under federal law, your maximum liability is \$50 or \$500, depending on when you report the loss, although most issuers waive this. To be on the safe side, check your debit card agreement and ask the credit union about liability for PIN-based transactions.

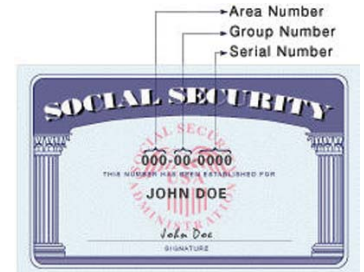
If your debit card is lost or stolen, report it immediately. If your account is in good standing and you haven't been careless with your card, you won't have to pay for any transactions that you didn't make.

When we are notified of a lost or stolen card, Filer Credit Union will take the necessary precautions to protect your account. Sometimes it is necessary to close some debit card accounts immediately and re-issue affected members new debit cards. Members should bear this in mind and not solely rely on debit cards to access their accounts.

PROTECT YOUR SOCIAL SECURITY NUMBER

Letting someone have your social security number puts you at risk for identity fraud. It is important to keep your social security number safe. The following tips will help insure the safety of your social security number and your identity.

- Ask "Why do you need it?" when asked to provide it.
- Never give your social security number, passwords, mother's maiden name, birth date, PIN or other personal information over the phone, unless you have initiated the call with someone you know.
- Don't carry your social security card in your wallet unless you need it that day.
- Don't use the last four digits of your social security number as your PIN.
- Don't let clerks handwrite your social security number on your checks for identification.
- Keep your social security number off of your driver's license.
- Don't have your social security number printed on your checks. If it is currently on your checks, re-order them without your social security number.



By following these simple steps, you will protect your social security number.

HOLIDAY CLOSINGS:

Please note that Filer Credit Union will be observing the following holidays:

Monday, February 18, 2008 - President's Day

Friday, March 21, 2008 - Good Friday; Lobby Closed from 12-2 p.m.

Drive-Thru Services Only