

Premier News



North Central Area
Credit Union

~ Since 1956 ~

www.ncacu.org

Fall & Winter 2007

Winterizing Your Nest Egg

Its almost time for the snowbirds to head south for the winter. If you are planning to move to warmer weather, you will need to winterize your home and keep everything safe for the winter months. One very important measure is to winterize your credit union account.

1. Before you leave, make sure you contact North Central Area Credit Union and let them know that you will be out of the area.



2. Change your address with the credit union so you can receive important information regarding your account.

3. Inform the post office of your address change to safeguard against ID theft.

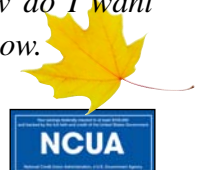
4. Take contact information with you. This information is located on the back of your newsletter or log on to www.ncacu.org if you are on the internet.

Five Wishes Living Will Program

What will happen when you're gone? There are many things in life that are out of our hands.

*This Five Wishes booklet gives you a way to control something very important like how you are treated if you get seriously ill. It is an easy-to-complete form that lets you say exactly what you want. Once it is filled out and properly signed, it is valid under the laws of most states including Michigan. **The Five Wishes are:** 1. What person do I want to make decisions for me when I can't. 2. What kind of medical treatment do I want or don't want. 3. How comfortable do I want to be. 4. How do I want people to treat me. 5. This is what I want my loved ones to know.*

To find out more about this program contact Aging with Dignity P.O. Box 1661, Tallahassee, Florida 32302. www.agingwithdignity.org or call 1-888-594-7437.



Making Changes for the Better



Important Information



Holiday Closing

Labor Day - September 3rd
Thanksgiving - November 22nd
Christmas - December 25th
New Years - January 1st
President's Day - February 18th

Important Numbers

CU*Talk: 800-860-5704
VISA: 800-828-3901
Debit: 800-732-6005

If you need to report your card lost or stolen after hours call:
VISA/Debit at 800-991-4961
ATM at 800-754-4128

Phone Numbers

Administration: 910-5135
Grayling: 348-7488
Houghton Lake: 366-9646
Mortgage Team: 989-910-5135
Roscommon: 275-5169
Standish: 846-9553
Out of Area: 800-732-6005

New Business Hours

Monday - Thursday - 9:00 am - 5:00 pm
Drives - 8:30 am - 5:00 pm
Friday - 9:00 am - 6:00 pm
Drives - 8:30 - 6:00 pm
Saturday (Drive thru only)
8:30 am - 1:00 pm

Credit Union Volunteers

Members interested in volunteering for a position on the Board of Directors, the Credit Committee, or the Supervisory Committee should send a letter of interest to the address below:

North Central Area Credit Union
Official Family
P.O. Box 817
Houghton Lake, MI 48629

CEO / President

Richard W. Shay

Board of Directors

Dick Pederesen, Chairperson
Bob Boyle
Cindy Reetz
Roy Spangler
Barbara Summers
Mary Wojtowicz

Free Checking

Starting October 1st, 2007, North Central Area Credit Union will eliminate checking maintenance fees. You will be able to write checks knowing that you won't be seeing that extra pinch at the end of each month.

Pre- Approval Voucher

It's always nice to know exactly how much you can afford before you make a purchase. Saving time during this process is also priceless. Have your loans pre-approved in advance by asking your NCACU Member Service Specialist at your local branch about retaining a Pre-approval Voucher today!

Visa Card Changes

The NCACU Visa card just got better! Every time you make a purchase with your Visa Gold or Visa Classic, you will be earning valuable points that you can redeem for brand name merchandise and exciting travel rewards. For more information visit www.scorecardrewards.com or call 800-842-3006.

Visa Fee Change

The Visa late payment fee will be \$20.00 starting October 1st.

ID Theft Updates

You are a good target if:

You throw your credit union and/or bill statements in the trash.
You throw credit card or loan offers in the trash.
You mail your bills using your home mail box.
You are a winner of a lottery contest that you did not enter.
You are asked to send money for any reason to receive a money pay off.
You receive a check with an over payment and asked to wire money back.
You give your personal ID information to any inquiry by phone or internet.
If you have any questions regarding possible ID theft scams, please contact your local sheriff's department or NCACU branch.

Mission Statement

To provide affordable, high quality, complete financial services to our members and their families, and to foster continued growth and stability of the credit union.