



## A Win-Win

Now offering 1.99% ARM 5/5

Invest in *your* future with your current tax refund!

**Be on the SJMFCU Winning Team!**

Property Stats:



### **196 Luther, Pontiac 48341**

\$25,700 15 yr

**Principal & Interest Payment approx. \$170**

3 Bedroom, 1 Bath

869 Square Feet

Basement, Shed

Fenced Backyard, Built 1947



### **101 Osceola, Pontiac 48341**

\$64,900 15 yr

**Principal & Interest Payment approx. \$417**

3 Bedroom, 1 Bath

1113 Square Feet

Formal Dining Room

Fireplace

Newer Kitchen Cabinets

Basement, Built 1930



### **126 Lakeside, Pontiac 48340**

\$35,000 15 yr

**Principal & Interest Payment approx. \$225**

3 Bedroom, 1 Bath

961 Square Feet

Newer Kitchen Cabinets

Slab Foundation

Fenced Backyard, Built 1962



### **4402 Sedum Glen, Waterford 48328**

\$92,000 15 yr

**Principal & Interest Payment approx. \$591**

4 Bedroom, 2 Bath

1385 Square Feet

Fireplace, Detached Garage

Basement, Built 1949



### **618 Raskob, Pontiac 48340**

\$30,000 15 yr

**Principal & Interest Payment approx. \$200**

2 Bedroom, 1 Bath

707 Square Feet

Fireplace

Detached Garage

Basement partially finished

50 x 100 foot lot

Built 1920

### **Winning Team Program:**

- 1) Must pay closing costs
- 2) Credit score 630 or better
- 3) Sold "As is, Where is"
- 4) 1.99% Adjustable Rate Mortgage (ARM) available
- 5) \$2000 Home Depot Gift Card presented at closing
- 6) The Payments quoted are Principal & Interest Only.
- 7) Principal & Interest Payment amount may change after 5 years
- 8) This Program only applies to houses that are owned by the credit union.
- 9) Discounts will be considered for cash offers.

If interested, take a drive by to view the house and yard.

Then:

Contact St. Joseph Mercy Hospital Federal Credit Union  
(248) 334-4559 to make an appointment.



## 54<sup>th</sup> Annual Meeting Notice

Please plan to join us for the credit union's Annual Meeting on Tuesday, March 22<sup>nd</sup> in the Hospital's Employees/Security entrance corridor.

Voting for the Board of Directors candidates will take place from 06:30 to 09:30 hours for the night/day shift. The meeting will begin at 09:00 hours. Advance voting will be held on Monday, March 21<sup>st</sup> 14:00 to 17:00 hours for the afternoon shift.

Staff members will gladly accept applications for new members during the advance voting. New members will need a valid driver's license and social security card with them to join.

If you have an interest in running for the Board of Directors, please send a letter of interest and your resumé to the nominating committee by the Friday, February 11<sup>th</sup> deadline.

Don't miss your opportunity to join your fellow members as important credit union information is shared and new Board members are installed.

See you at the Annual Meeting!



## Holiday Closing

The Credit Union will be closed

**Monday, February 21<sup>st</sup>**



## It is not too late to qualify for the HOLIDAY MATCH program! Sign up today

Christmas Clubs (share ID -009) and Holiday Helper Savings (share ID -006) opened before March 1, 2011 and have 7 or more equal monthly deposits to the account could have those funds matched by our HOLIDAY MATCH.

To encourage saving for future holiday expenses, we will match 2 lucky member's account balances up to \$1,000 as long as the account meets the criteria of consistent saving. Non-consistent deposits will not be eligible for the total match amount.

**Christmas Club** funds become available October 1<sup>st</sup>, for the drawing Christmas Clubs will reflect the balance in the account as of the night of September 30<sup>th</sup>.

**Holiday Helper Savings** funds become available November 1<sup>st</sup>, for the drawing Holiday Helper accounts will reflect the balance in the account as of the night of October 31<sup>st</sup>.



## Lost or Stolen SJMH CARD?

First Step: Make note of these numbers or add them to your phone address box.

24/7 service

Second Step: Call one of these numbers as soon as the card is missing or stolen:

ATM/VISA DEBIT cards call:

Within the U.S. 800-554-8969

Outside the U.S. 614-564-5101

VISA CREDIT cards call: 800-828-3901



## New Hours

Beginning **March 1, 2011** the credit union hours will be:

Monday	10:00 to 5:00
<b>Tuesday</b>	<b>11:00</b> to 5:00
Wednesday	10:00 to 5:00
Thursday	10:00 to 5:00
Friday	10:00 to 5:00

## A word from the CEO

This newsletter will mark the beginning of a series of articles that explains the credit union difference.

Credit Unions are owned by the people who use them (that's you.) As a cooperative, we focus on providing services and benefits to our members rather than focusing on earning profits for unknown stockholders. Our shareholders are made up of you, your co-workers, your friends and your family.

The credit union is in the unfortunate position of owning real estate – In the best interest of all of our members (that's you), we are selling them at reduced prices and have developed what we hope is a "Winning Team" proposition:

We are offering a 1.99% rate on a 5/5 adjustable rate mortgage with a 15 year amortization.

Purchasers would pay the closing costs. No down payment required. Purchasers may qualify for a \$2000 Home Depot Gift Card.

If you are currently renting, this program would make it possible to own your own home for less than it costs you to rent. Applicants need to have a credit score above 630, the ability to repay and a desire to own. If so, this program could be a way to achieve that goal.

Always remember – Credit Unions are not for profit, not for charity but for service! We pledge to do our best to service your financial needs. We ask that if you are in the market to finance something, please be sure to compare our rates when you are shopping around.

*Phyllis White*

January 2011