



WINTER
2012

FOR ICCU MEMBERS

ICCU FOCUS

AN EDUCATIONAL NEWSLETTER



Why A Credit Union Auto Loan is Better

Solutions, not problems

Satisfaction: Consumers are more satisfied than ever before with credit unions. The American Customer Satisfaction Index (ACSI) awarded credit unions *the highest score ever reached* by any of the ACSI's 47 industries. In just one year credit unions tripled their satisfaction lead over for-profit banks with a record-high 87% rating!

On a regular basis, ICCU members rave about receiving satisfied service, especially in the lending area.

If a new (or used) car or truck is in your future, the following are reasons why a credit union auto loan is a better choice:

Quick and Professional Service

ICCU's lending team is focused on providing quick and professional service. You can be in-and-out and on your way, driving your new vehicle typically within hours of application.

Comfortable Payments

Interest rates are low and are predicted to remain low into mid 2012. Low rates equal comfortable payments. The ICCU lending team will help you find a vehicle loan payment that fits within your budget.

Extended Mechanical Warranty

Even the most reliable vehicle has mechanical problems. With an optional extended warranty policy there is no deductible on covered parts and labor.

All extended mechanical warranty plans also include rental car allowances and 24/7 road side services including towing and lock-out. Extended warranty plans are offered at discounted rates significantly lower than you can obtain elsewhere.

An extended mechanical warranty can be purchased on *any* vehicle, including those with a clear title or financed other than ICCU.



Low-Cost GAP Insurance

If an unfortunate situation occurs, and your vehicle is stolen or totaled, GAP insurance covers the "gap" between the vehicle's value and the amount you owe. It also pays an additional \$1,000 toward the purchase of a replacement vehicle if you finance your next vehicle with ICCU. Optional GAP insurance can be purchased for a low flat fee that can be added to your loan balance or paid out-of-pocket. Either way, you have 60 days to cancel and receive a 100% refund.

Free Auto Loan Services

- **Pre-Approval — FREE!**
Shop with confidence knowing your money is ready when you find the right vehicle. Pre-approved shoppers can negotiate with confidence and typically save money.
- **Purchase Paperwork Review Service — FREE!**
Pre-approval and a *free* review of your auto purchase paperwork could save you hundreds of dollars, when reviewed *before* you sign on the dotted line. No appointment is necessary.
- **Credit Report Review — FREE!**
Your credit report can directly impact the interest rate you receive on a loan. As well as your ability to finance a car, a home, rent an apartment, or even get a job. Reserve some time to sit down with an ICCU loan officer to review your report. They will look for potential ID theft issues and discuss ways to improve your credit, if needed.
- **No Application/Processing Fees**
Although many do, your credit union does not charge a fee to apply for or obtain a loan.

President's Report

Thank you for making 2011 a successful year for Isabella Community Credit Union (ICCU).

It appears that the credit union will end the year with a seven percent (7%) growth in assets. As of November 30, ICCU's assets were \$82,834,276. ICCU is successful because more and more people are realizing that being part of a member-owned cooperative offers great financial value.



President/CEO, Jay Anders

Your credit union was founded on cooperative principals.

To this day ICCU remains focused on the values of volunteerism, democratic processes, economic participation by members, independence, cooperation among peers, and a strong community presence. By adhering to these cooperative principles, ICCU has become the most recognizable, community-participating, service-focused financial cooperative in Mount Pleasant, MI.

I encourage you to share the wealth. Tell your friends, co-workers, family and neighbors that they can save money by joining and using *your* credit union.

The number one reason people save and borrow where they do is convenience. ICCU members have many service options to choose from. Many access their account information electronically through ICCU's free online and mobile banking products. While others like to use the drive-thru or visit an office.



Last fall when an opportunity presented itself to expand ICCU's branch operations, the Board of Directors made a decision to lease the vacant bank facility at the corner of Main and Broadway Streets in downtown Mt. Pleasant (pictured left).

The doors opened at ICCU's downtown office on Tuesday, January 3rd. The new full-service branch offers teller and loan services, along with safe deposit box rentals and a 24 hour walk-up ATM on Main Street.

On behalf of the staff and Board of Directors at Isabella Community Credit Union, we are excited to offer a third full-service Mt. Pleasant location, and hope you enjoy using it.

Thank you again for making 2011 a successful year. May 2012 bring you happiness and prosperity!

Cooperatively,
Jay Anders, President/CEO

Win Your First Auto Loan Payment Like Terrie B.

Due to popular demand, the "Win Your First Auto Loan Payment" from ICCU is returning. Twenty-four winners will be chosen in 2012. Twelve will win their first month's auto payment from Isabella Community Credit Union like Terrie. Another twelve will win a \$50 gas card like members Kelly B., and Walter S.

Eligible members are those who finalize (close) their new or used car or truck loan at ICCU, including non-ICCU vehicle loans that are refinanced. Monthly entries will *not* be carried over to the next month. Indirect loans (those closed at an auto dealerships) do not qualify. The monthly winner is drawn by an unbiased visiting member. All loan requests are subject to standard credit approval. — ICCU has money to lend and you could win next! —

"I got pre-approved with help from loan officer Rod, and it helped me shop for a used car with confidence. The entire process was simple and quick." - Terrie B.



Put Your Financial House in Order

Chad Zitzelsberger, RFC — With a new year new possibilities emerge. It is a good time to take a closer look at the big picture of your financial structure and begin the new year on the right financial path. Here is a checklist of key considerations to help you get started.

Lay a Balanced Investment Groundwork

Does your current asset allocation or the mix of securities in your investment portfolio match your risk tolerance and time horizon? Stock market performance over the past few years may have altered the value of your stock holdings above or below the level you had originally intended. If so, consider rebalancing, either by selling or purchasing more investments.

Create a Nest for the Future

Rather than just hoping you'll have enough for a comfortable retirement, take some time to calculate how much you'll need and how much you'll need to save. A financial advisor can help you establish a realistic accumulation goal and ensure that you are on course towards your goal.

Check Your Family's Security System

Insurance can help protect you and your loved ones from the costs of accidents, illness, disability and death. It's an important part of any sound financial plan. However, your individual need for coverage will depend on your personal circumstances, including your age, family, and financial situation. A young, single person, for example, may not need much life insurance. A person with a growing family, on the other hand, may need to ensure adequate financial protection for loved ones.

Preserve the Assets You Have Accumulated

You may not enjoy thinking about what will happen after you are gone, but failing to plan could cost your family and loved ones. A sound estate plan can help preserve your assets and keep them from being unnecessarily reduced by taxes. The IRS allows transfers of up to \$3,500,000 in assets federally tax free. While that may sound like a limit you'll never approach, if you tally the appreciated value of your retirement assets, your home, and your other holdings, you may find otherwise. Your estate plan should include an up-to-date will and may make use of tools for charitable giving and joint ownership of property.

Debt Can Threaten the Foundation

While you are putting the rest of your financial plan in order, do not neglect credit card balances or other outstanding debt. Consider ways to reduce your debt or manage it better. For example, you might be able to save on interest charges by consolidating and transferring your credit card balance or by refinancing your mortgage.

Your financial house is a complex structure that needs regular upkeep. By staying on top of things and keeping your financial house in order, you will be well on your way to toward reaching your goals.



Free Financial Review Certificate

Receive a complimentary financial analysis customized to your investment goals and objectives without cost or obligation.

This service is provided to ICCU member-owners in partnership with your credit union and Total Investment Planners, Inc., a locally-owned business in downtown Mt. Pleasant.

Call today to arrange an appointment for a free financial review.



Total Investment Planners, Inc.
989-772-5253
118 West Michigan
Mt. Pleasant, MI 48858

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Not NCUA Insured

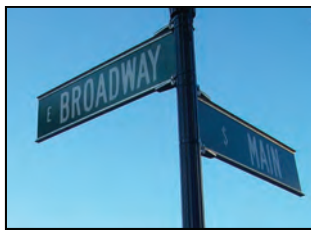
Not Credit Union Guaranteed

May Lose Value

Member Information

Downtown Branch: OPEN!

The doors to the new downtown branch are open. Executive Vice President, Mary Foote says, "We are excited to bring credit union services (back) downtown." "In 1958, when the credit union opened its first office, 85 member-owners made deposits and obtained loans out of a board members' kitchen in downtown Mt. Pleasant." Today, ICCU offers lending, teller and safe deposit box services downtown, along with a 24-hour CO-OP Network ATM on Main Street.



Annual Membership Meeting on March 21st

Credit Unions are owned by their members, and those owners have

a democratic voice and a vote at the Annual Membership Meeting. The concept of "one member one vote" provides the opportunity to elect the volunteers who will guide the credit union in the coming years.

ICCU member-owners are invited to participate by attending the 55th Annual Membership Meeting to be held at ICCU's Isabella Road Office on Wednesday, March 21, 2012 at 6:00 p.m.



Benefits Plus® is Now Free!

Are you planning a spring break vacation? Do you go to the movies? Do you buy groceries? If so, you can save money with a free ICCU Benefits Plus® Checking Account.

Gone are the account restrictions *and* the monthly \$3.00 fee. Yes, it's absolutely FREE!

With a Benefits Plus® Checking Account you can save money on hotel rooms, car rentals, air travel, Amtrak and Eurail passes, and cruises. You can also save on gift cards, restaurant dining, movie and ski-lift tickets. Vision care, prescriptions, pre-paid phone cards, anti-virus software and pet health insurance costs less with Benefits Plus® as well.

One quick signature is all that is required to upgrade your existing checking to a Benefits Plus® Checking Account. To learn more about this national program, offering local discounts *and* a free Identity Theft Protection & Security Center, contact your credit union today.

New: No Cost Travel Accident Insurance

Whether traveling across the country or around the world, you and your family are *automatically* covered by no cost Travel Accident

Insurance when you use your ICCU VISA card to purchase travel tickets. Whether you travel by air, land or sea, you are covered in the event of accident or loss. No registration is required...simply use your ICCU classic or platinum VISA card to be covered.



Hours & Locations

Three Service Locations:

2400 South Isabella Road
2100 East Remus Road
102 East Broadway Street
Mt. Pleasant, MI 48858

989-773-5927

www.ICCUonline.com

Drive-Thru Hours*

Monday to Wednesday
8:30 a.m. to 5:00 p.m.

Thursday and Friday
8:30 a.m. to 6:00 p.m.

Saturday
8:30 a.m. to 12:00 noon

Lobby Hours

Monday to Thursday
9:00 a.m. to 5:00 p.m.

Friday
9:00 a.m. to 5:30 p.m.

Saturday*
9:00 a.m. to 12:00 noon

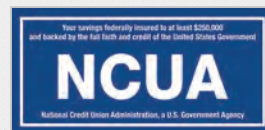
*Teller services only
Broadway Office Closed Saturday

Free ATM Machines

- Most 7-Elevens Nation-Wide 
- The Shell Station at Mission and High Street
- ICCU Offices—New: Main and Broadway (Downtown)
- Most Area Credit Unions
- 28,000 CO-Op Network ATM Machines Nationally

Holiday Closing

Monday, February 20, 2012
President's Day



Solutions, not problems