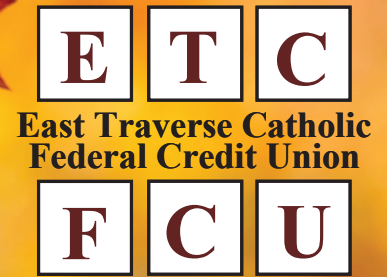


ETCFCU News

October 2015



*"Your Community
Financial Institution"*

NEW LOAN MANAGER



East Traverse Catholic Federal Credit Union would like to welcome its newest employee, Nick Schmitter. Nick will serve as the Lending Manager for ETCFCU. The latest addition of Nick will bring the lending staff to five full time employees.

Nick brings over 5 years of experience in Financial Services and Real Estate with him. Nick is originally from Flint, MI. He also spent a few years in Florida where he earned a Bachelor's Degree in Business.

Nick has relocated up to northern Michigan to be back near his family and help assist with ETCFCU's growth in the Lending Department. Nick is excited to come on board to help the great members of ETCFCU and the local community.

E-STATEMENT NOTIFICATION



On our continued quest to both drill down expenses, eliminate paper waste and go green, we would like to encourage all of our members to sign up for e-statements to help eliminate the costs associated with statement printing and postage.

A monthly \$1.00 fee will be assigned to those members that have not enrolled by January 1st, 2016; however, members under the age of 18 or over the age of 62 will be excluded from this fee. Help us reach our goal and sign up for e-statements!

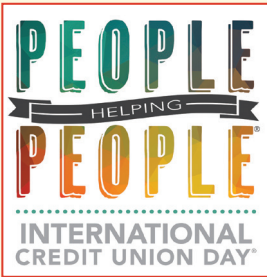
SAVE BIG WITH VISA CREDIT CARD 0% APR

BALANCE TRANSFERS

New and existing cardholder balances can be transferred anytime between now and December 31, 2015. The balance transferred will be at 0% APR until the end of March, 2016, but positively end with the start of the April 2016 billing cycle.

So, take advantage now to get 0% APR for 6 months! Visit our website at www.etcfcu.org to fill out and return the request form today.





INTERNATIONAL CREDIT UNION DAY

On Oct. 15, Credit Unions from around the world will join forces to Celebrate Credit Union Day. All ETCFCU members are welcome to visit our branch in Lake Leelanau or the Main Branch in Traverse City for free cider and donuts. The Main Branch will also be serving hot dogs!

UPCOMING HOLIDAY CLOSINGS

DAY	DATE	OCCASION
Monday	October 12	Columbus Day
Wednesday	November 11	Veteran's Day
Thursday & Friday	November 26 & 27	Thanksgiving Day
Thursday - Close @ 1:00	December 24	Christmas Eve
Friday & Saturday	December 25 & 26	Christmas Day
Thursday - Close @ 1:00	December 31	New Year's Eve
Friday & Saturday	January 1 & 2, 2016	New Year's Day

CREDIT/DEBIT CARD CHANGES WITH EMV

Coming in early 2016, ETC cards will be integrating "chip card" technology that is being referred to as EMV: Europay, Mastercard, and Visa. The migration to chip card technology is being demanded to help limit card fraud, and chip card technology is extremely hard to counterfeit. The entire financial industry is in the process of preparing for these card conversions, including the vendors.



The current standard of the magnetic strip on the cards only reveal the card number and expiration date, whereas a transaction with the EMV chip card will identify dozens of pertinent pieces of information exchanged among the card, the processing vendor and financial institutions involved.

What changes will you notice?

- Early in 2016 you will be issued a new Visa Credit Card and a new MasterCard Debit Card.
- The new debit card will have a new number and expiration date.
- Any automatic payments scheduled through the use of your previous card will need to be updated.
- When making a purchase at a store, instead of sliding the card across the side or top of the card machine, there will be a slot to insert the card at the bottom (several stores have already upgraded their card machines, look for it next time you are out shopping).

As the conversion date approaches, stay tuned for more updates and education on the shift to EMV cards.

SAFEGUARDING YOUR ACCOUNTS

Safeguarding your identity and your financial information is a top priority at ETCFCU. You may have recently noticed a more obvious layer of security has been added when calling into the Credit Union. You will be asked to verify one or more components regarding your personal information or your account when calling the Credit Union.

This extra step will aid in ensuring that your account information is not being compromised, as well making sure that we have your correct information on file. When visiting one of the branches, you may also be asked for your driver's license so that it can be scanned into our system as an additional safeguard.

LOCAL UPCOMING EVENTS

- **Downtown Farmer's Market**
Recurring Wednesdays & Saturdays until 10/31/15
- **The Village Outdoor Farmer's Market**
Recurring on Mondays through October
- **GTACS Gladhander**
Saturday, October 24th
- **Down town Halloween Walk**
October 31st
- **Zombie Run**
October 31st
- **IC Craft Show**
Saturday, November 7th
- **St. Mary's School Auction**
Saturday, November 7th
- **Traverse City Turkey Trot**
Thursday, November 26th



Each ETCFCU account is federally insured up to \$250,000 by the National Credit Union Share Insurance Fund, which is administered by the National Credit Union Administration.