

WWW.FLOSSCU.COM

Flossmoor Credit Union

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18141 Dixie Highway #109
Homewood, Illinois 60430

4th Quarter 2011

Our 39th Annual Meeting

.Please join us at the Flossmoor Credit Union's 39th Annual Meeting. It will be held at Parker Junior High School, 2810 School Street in Flossmoor, on Tuesday, February 14th, 2012 at 4:00 pm in their media center.

It is very important to have as many of our member attend as possible, as we will be electing the 2012 Board of Directors. We will conduct our annual meeting, followed by refreshments and door prizes. Plan to attend, as it is a time to socialize with each other, meeting old and new friends as well.

The office will close at 3:00 pm that day so that our staff can prepare for the meeting.

Office Hours

During the first quarter of 2012 our office will be closed:

Monday, January 3, 2012

Monday, January 16, 2012

Regular office hours: Monday-Friday Noon to 5:00 pm

Loan Rates

New carsô 3.99%

Used carsô 4.89%

New Motorcycles & Boatsô 7.00%

Secured by otherô 9.00%

Signature Loansô 10.00%

Share secured Loansô 3.25%

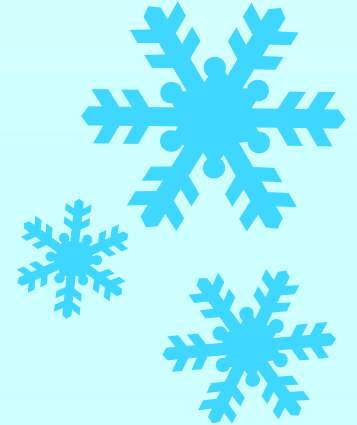
Terms & rates vary. Contact us for rates. Tier based on credit worthiness

Flossmoor Credit Union Visa

Visa Classicô 14.5%

Visa Platinumô 11.5%

Other Loans: bill consolidation, vacation, home improvement and education



Flossmoor Credit Union Services

Savings Accounts

Trust & Minor Accounts

Traditional IRA's

Roth IRA's

Educational IRA's

Checking Accounts

ATM Debit Cards

ACH Deposits & Withdrawals

**Payroll Deductions for Loans,
Payments and Savings**

Notary Public Service

VISA Credit Cards

Our Visa programs feature no annual fee and a 25 day grace period. Its easy to transfer balances from your existing higher rate credit cards to your Flossmoor Credit Union VISA. Apply today!



Credit scores are vital to your Financial Health*

Credit scores affect whether you can get credit and what you pay for credit cards, auto loans, mortgages and other kinds of credit. For most kinds of credit scores, higher scores mean you are more likely to be approved and pay a lower interest rate on new credit.

Check your Credit

When lenders talk about "your score" they usually mean the FICO score developed by Fair Isaac Corporation. It is today's most commonly used scoring system.

When lenders review your FICO credit scores, they take into account not only how much you owe but also how much credit you have available to you, also how timely you are paying your monthly notes.

It is very important to have an accurate credit report. Now is a good time to make sure your information is correct.

You can get any of the credit reports free at www.annualcreditreports.com and your FICO scores from MyFico.com

Have a Great 2012

Dividend Rates

Dividends paid to our members are based on our current earnings as well as our reserve requirements. The Board's decisions reflect their first and foremost responsibility to our members. They also consider their obligations to member's future earnings. Dividends for the Fourth Quarter of 2011 are:

	APR
Regular Shares	.10%
Preferred Shares	.10%
IRA Shares*	.35%
Share Draft Checking	.05%

*Traditional, Roth, IRA's & Coverdell ESA

*Please check your statement for the apy earned on your account

