

# NetBranch

## Is Now Open 24/7

(24 Hours a day/Seven days a week)

### Access your account from Home!

- Review Account Information (Histories)
- Perform Basic Transactions
- Transfer to Multiple Accounts (Complete form)
- Reorder Checks
- Apply for loans
- Place a "Stop Pay" on checks (fee)

- Effective Sept 1, 2002
- Pay Bills On Line (fee)
- View Images of Cleared Checks



Go to [yacline.com](http://yacline.com)  
and click the NetBranch Icon

Those members currently set up for the M.E.T.S system may initially access NetBranch by using their member number and M.E.T.S. Personal Id Number (PIN). Other members may enroll on-line, just follow the on-screen instructions.

Questions? Call (734) 484-5100 We Can Help!



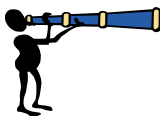
## Mortgage Questions?

Visit our Webpage [yacline.com](http://yacline.com) for quick access to Mortgage Center.

Then Click one of these topics:

- View My Mortgage on Line
- Get Today's Rates
- How Mortgage Loans Work
- What Kind of Loan Can I Afford?
- How To Apply

Information may also be obtained by calling 1-888-562-6865

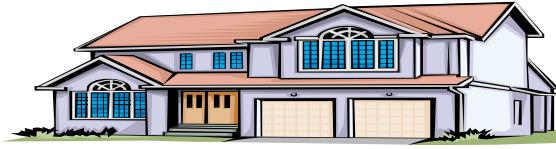


### Looking for a quick Loan.....?

If you have a checking account with the Ypsilanti Area Federal Credit Union and qualify for a line of credit overdraft loan, you can simply write a check to access funds up to your available credit limit anytime, anywhere. **Best of all, the interest rate is only 8.9% apr!** Repayment terms are merely 2% of the unpaid balance rounded to the nearest \$100.00 or \$10.00, whichever is greater.

For more information, contact a loan representative at (734) 484 - 5100

**No Fee!**



**No Fee!**

# Home Equity Loans

## “No Fee” Promotion Extended!

For qualified borrowers with a combined LTV of 80% or less. Homeowners Insurance is required. Consult your tax advisor for deductability of interest.

Current Rate is 6.25% as of April 1, 2002.. Current Rate may vary and is based on the Wall Street Journal published Prime Rate in effect on the first day of each calendar quarter plus 1.5% rounded to the nearest .0125%. The annual percentage rate will never be more that 18% apr per annum, nor lower than 5.00% apr per annum.



## Credit Card - Balance Transfers No Expiration - No Teasing

Are you tired of those “teaser rates” other credit card companies offer? Are You looking for a truly “Fixed” fixed rate when you transfer your balances from those High Interest Rate Cards?

Look No Further!! On Balance Transfers made from other credit cards to your **Ypsilanti Area Federal Credit Union Visa Card** the annual percentage rate will be **8.9%** and this rate will remain in effect on those balance until they are paid off.

Questions? Call the loan department today at (734) 484 - 5100

### Board votes to Eliminate ATM/Debit Card monthly maintenance fee.....

The Ypsilanti Area Federal Credit Union Board of Directors at the 2002 organizational meeting voted to eliminate the monthly maintenance fee for ATM and MasterMoney Debit cards. A complete listing of fee changes can be found below.

#### ATM/Debit Card:

Transaction Fees: \$1.00 Transactions at foreign ATM terminals (Terminals not owned by the Credit Union).

Monthly Maintenance: \$0.00 No Charge.

Replacement Cards: \$0.00 If stolen and police report submitted.

If current card is returned to the credit union.

\$5.00 Lost or Reissued after being suspended.

#### Dormant Fee:

\$2.00 per month after 12 months of inactivity for prime share accounts that do not have a minimum balance of \$300.00 on the fee date or accounts that do not have an active VISA, Loan or subsidiary ID such as checking.

#### Wire Transfers:

\$10.00 Domestic, \$25.00 International.

#### On Line Bill Payment:

\$5.95 Up to 15 transactions per month.

#### Copies of Cleared Check:

\$0.00 On-Line.

\$3.00 At teller window.

### ATM/MasterMoney Debit Card Enhancements coming soon!

In September the Credit Union will transfer the processing of ATM/Debit Card Transactions from NYCE to SC24/CoOp Network. The benefits of this change will be immediately apparent to the membership. First, members currently have access to 700 surcharge free ATM terminals. This number will grow to 1300 surcharge free terminals over the next year and 13,000 nationwide as SC24 and CoOp Network combine operations. Second, those same terminals will give the membership access to not just savings and checking but also the “Bonus Accounts”, “Second, Third and Fourth Savings” “Christmas and Vacation Clubs”, the ability to make loan payments and take “line of credit advances” through the ATM terminal .



## Rates

	Rate	Apy
Share/Savings	2.00%	2.02%
Bonus Shares	2.50%	2.52%
IRA Shares	3.75%	3.80%
Club Accounts	1.75%	1.76%
Other Shares	2.00%	2.02%

### Term Share Accounts

(Accurate as of June 30, 2002  
Subject to change each Tuesday)

180 Day	1.50%
1 Year	2.00%
2 Year	2.80%
3 Year	3.50%
4 Year	4.00%
5 Year	4.20%

### IRA Term Share Accounts

(Accurate as of June 30, 2002  
Subject to change each Tuesday)

180 Day thru	4.00%	4.06%
5 Year		

### Loan Rates

As Low As

Vehicles	Fixed	6.50% <sup>apr</sup>
Unsecured	Fixed	9.95% <sup>apr</sup>
Home Equity	Fixed	7.00% <sup>apr</sup>
	Variable	6.25% <sup>apr</sup>
VISA	Fixed	12.90% <sup>apr</sup>
		(Purchases or Advances)
	Fixed	8.90% <sup>apr</sup>
		(Balance Transfers)

### 2002 Board of Directors

Margaret Ann Kildau, Chairperson  
Robert Slone Jr., Vice Chairperson  
James Roberts, Secretary  
James Lewis III, Treasurer  
Carole Clare, Director  
Sarah Epskamp, Director  
Bob Oliver, Director

### Supervisory Committee

Bill King, Chairperson  
Michael Kulenkamp  
Dave Potter

### Management

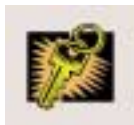
Marion C. Sowa, President/CEO  
Gregory J. Gurka, Executive V.P.  
Cynthia A. Stempfen, Lending V.P.

Member Service Supervisor  
Catherine Kerner

Member Service Representatives  
Allison, Andrea, Ebony,  
Laura, Michelle, Nancy,  
Rhonda, Sandra

Loan Representative  
Nik

Accounting  
Leslie



Lets us help put the key to your next vehicle within reach!

Call the Credit Unions Leasing Professionals

1-888-454-2277

Lower Monthly Payments \* Minimal Set-up Fee

No Security Deposit, Acquisition Fee or Down payment required for qualified borrowers. Convenience. No running from dealership to dealership. Leasing Professionals, Inc. leases all models and will find the exact vehicle you are looking for and deliver it right to the Credit Union for you. The Annual Percentage rate starts as-low-as 5.75<sup>apr</sup>%



## AUTO REBATES, Who gets the money?

By: Remar Sutton

Cheap interest Rates! Thousands of dollars back! Manufacturers and dealers are pushing these enticing incentives again this season, and, if you're a savvy incentive shopper, you may save a bundle, but be warned: Do it wrong, and you'll throw away those savings and even pay more.



Here's what's really happening when it comes to "cash back" promotions, the most popular incentive.

Rebates: Who gets the money? Rebates sound so straightforward: Buy this car, for instance, and get \$1,000 back. In virtually all cases, the advertisements you see for rebates are real: The manufacturer, not the dealer, promises to send you a check after you've negotiated and bought or leased a particular vehicle. The money, in theory, has nothing to do with the price you may have negotiated on a vehicle.

What should happen? The rebate money reduces what you're actually paying for the vehicle. Let's say you've agreed to pay \$10,000 for a car. The manufacturer agrees to send you a check directly to your home for \$1,000 as a thank you. When the check comes, your total cost for your new wheels is \$9,000.

What does happen many times? The rebate money becomes extra profit for the dealer: The dealer convinces you to have the \$1,000 rebate check sent directly to the dealership. They offer to give you "credit" for the \$1,000 rebate. You should owe them \$9,000, but they draw up paperwork showing you still owe them \$10,000. You just lost \$1,000. And you generally won't see this trick occur because the slight-of-hand is hidden in the paperwork.

How to prevent theft of you rebate money: Don't make that gift from the manufacturer a part of your negotiations with the dealership. Negotiate your price on the new vehicle as if there is no rebate. And then have the rebate check sent directly to you at home. Never allow the dealership to "apply" it to the amount you owe them. Will this work? It will work every time and, believe me, you can be sure that \$1,000 savings is real when you receive it in the mail.

*Remar Sutton's car-buying tips have been featured on "Good Morning America," "Today," "20/20," "Nightline," and in magazines such as People, Newsweek, and Credit Union Magazine. He's president of the National Consumer Task Force for Automotive Issues. He writes this column exclusively for credit union members.*



YPSILANTI AREA FEDERAL  
CREDIT UNION

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WebPage [www.yacline.com](http://www.yacline.com)  
E-mail [yafcu@msn.com](mailto:yafcu@msn.com)





## At Cingular Wireless It's all About You!

Cingular Lets You Talk, Talk and Talk

Talking is fun, right? What about talking and saving money at the same time? That's even better!

As a member of Ypsilanti Area Federal Credit Union, you're eligible for exclusive discounts from Cingular Wireless on a wide variety of calling plans, including both Home and Nation. Plus, the activation fee is waived for new account activations.

As the second largest wireless company in the U.S., Cingular Wireless is dedicated to self-expression and customer-friendly service. And now, with this special offer for Credit Union members, they're dedicated to saving you money, too.

Let Cingular Wireless help you express yourself. For more information, visit any Cingular Wireless store location in Southeast Michigan, call toll-free 800.265.2898, or e-mail [cumembers@cingular.com](mailto:cumembers@cingular.com)

# Yes, it is possible!

**You can transfer between different accounts, and here is how**

Now Transfer funds between different member number 24 hours a day, 7 days a week with either the M.E.T.S. system or NetBranch. Your accounts are now just a call or a click away. Transfer between your own accounts or that of a spouse or child. Just complete the form below and return it to the Credit Union. Within 24 hours we'll have your member file updated and 24/7 accessibility is yours.

When you call in on M.E.T.S or access through NetBranch just follow the prompts, it's easy!

Clip and return form to any teller or drop in Night Deposit.

## Enrollment form for M.E.T.S. and NetBranch Multiple Account Money Transfers

Print Name of Submitting Member \_\_\_\_\_

Member Number \_\_\_\_\_ Phone Number \_\_\_\_\_

Signature \_\_\_\_\_

I am the primary or joint member on the following accounts please allow me to transfer funds to the listed accounts.

Account Number \_\_\_\_\_ Account Number \_\_\_\_\_

Account Number \_\_\_\_\_ Account Number \_\_\_\_\_

I am not the primary or joint member on the following accounts, however an authorized signer is allowing me access to transfer into the account.

Account Number \_\_\_\_\_ Account Number \_\_\_\_\_

Signature(s) \_\_\_\_\_ Signature(s) \_\_\_\_\_

Account Number \_\_\_\_\_ Account Number \_\_\_\_\_

Signature(s) \_\_\_\_\_ Signature(s) \_\_\_\_\_

**One slip must be completed for each individual member number.**