

Ypsilanti Area Federal Credit Union Annual Meeting

When: Tuesday April 17, 2007 at 5:30 pm
Where: Credit Union Lobby - Main Office
424 S. Mansfield Ypsilanti, MI 48197

Indirect Dealer Financing is here!

5258

The Board and Management have made vehicle financing even easier. Now, when you go to one of our local dealers, tell them that you want to finance through the Ypsilanti Area Federal Credit Union. Many of them are on our new Indirect Lending Program and they'll be able to complete all of your financing right at the dealership. A complete list of dealers and more information will be available on our web-site this month.

The Board welcomes a new CEO

The Ypsilanti Area Federal Credit Union (YAFCU) Board of Directors is pleased to announce the appointment of Greg Gurka as its new Chief Executive Officer. He succeeds Marion Sowa who retired as CEO after 15 years in that position.

Mr. Gurka received his Associates Degree from Henry Ford Community College and earned his Bachelors of Arts Degree from Cleary University. He has a vast amount of experience in the credit union business from teller, supervisor, loan officer, collections, to Executive Vice President, the position he has held with the YAFCU for nine years.

Mr. Gurka is an active member of the Ypsilanti community participating in the Heritage Festival, is on the Board of Directors for the Ypsilanti Area Chamber of Commerce and is a member of the Washtenaw County Workforce Development Council. Last July Mr. Gurka began a four-year term as a Trustee on Lincoln Consolidated Community Schools Board of Education.

Bob Slone, Chair of the Board said "the Board is very pleased to have such a high quality person as Mr. Gurka in the CEO position and we look forward to working together for many years to come."

Coming in May!

Exclusive Group Savings on AAA Home/Auto Insurance

Watch for additional information on our Web-page and in the lobby as we roll out this new and exciting program.

We will be closed the following Dates

Good Friday (12-3)
Memorial Day Weekend

Independence Day

Friday, April 6th
Saturday, May 26th
Monday, May 28th
Wednesday, July 4th



\$200 Cash Reward!

Bring us your vehicle loan
and you'll receive \$200 cash!

Is your vehicle financed elsewhere? Why? Refinance it at the credit union and we'll not only give you \$200 but we can normally beat the rate you're currently paying. Qualified borrowers receive rates as-low-as 4.0% apr.

Contact our loan department today and lower that monthly payment.

(Some Restrictions Apply)



Ypsilanti Area Federal Credit Union

424 S. Mansfield Ypsilanti, MI 48197 (Main) (734)484-5100
5421 Whittaker Rd. Ypsilanti, MI 48197 (Branch) (734) 961-0506
M.E.T.S. (734) 484-6100 FAX (734) 484-1715
WebPage www.ypsilantiarea.com
E-mail yafcu@yacline.com



2698

Rates

(Accurate as of March. 31, 2007)

| | Rate | Apy |
|---------------------|-------|-------|
| - Share/Savings | .50% | .50% |
| - Bonus Shares | | |
| First \$2000 | .50% | .50% |
| Balance of acct. | 1.25% | 1.26% |
| - IRA Shares | 3.00% | 3.03% |
| - Club Accounts | .25% | .25% |
| - Other Shares | .50% | .50% |
| - Money Market | | |
| Checking (April) | | |
| \$2,500 - \$9,999 | 2.50% | 2.52% |
| \$10,000 - \$24,999 | 3.00% | 3.03% |
| \$25,000 plus | 4.00% | 4.06% |

Term Share Accounts

(Accurate as of March. 27, 2007)

Subject to change each Tuesday)

| | |
|---------|-------|
| 180 Day | 4.75% |
| 9 month | 5.00% |
| 1 Year | 4.75% |
| 2 Year | 4.75% |
| 3 Year | 4.75% |
| 4 Year | 4.75% |
| 5 Year | 4.75% |

IRA Term Share Accounts

(Accurate as of March 27, 2006)

Subject to change each Tuesday)

| | |
|---------------------|---------------|
| 180 Day thru 5 Year | Same as Above |
|---------------------|---------------|

Loan Rates

As Low As

| | | |
|-------------|-------------------------|----------------------|
| Vehicles | Fixed | 5.25% ^{apr} |
| Unsecured | Fixed | 9.95% ^{apr} |
| Home Equity | Fixed | 5.75% ^{apr} |
| | Variable | 8.25% ^{apr} |
| VISA | Fixed | 7.90% ^{apr} |
| | (Purchases or Advances) | |
| | Fixed | 5.90% ^{apr} |

(Balance Transfers or Convenience Checks)

2006 - 2007 Board of Directors

Robert Slone Jr., Chairperson
 James Roberts, Vice Chairperson
 Sarah Epskamp, Secretary
 Bob Oliver, Treasurer
 Elias Chapa, Director
 Jason Hansen, Director
 Margaret Ann Kildau, Director

Supervisory Committee

Carole Clare, Chairperson
 Alicia Jester, Member
 Robert Scull, Member

Management

Gregory J. Gurka, President/CEO
 Marge Simonson-Young, Executive V.P.
 Cynthia A. Stempien, Lending V.P.

Member Service Supervisor(s)

Catherine Kerner * Vanessa Goebel

Member Service Representatives

Anita * Carol * Claudia * Daniel
 Jean * Lacey * Joseph
 Patrick * Regan * Sandy

Loan Representative

Nik Estermyer

Accounting

Stephanie

NETBRANCH

24/7 Access your account On-line anywhere!

Sign up for free e-statements
 Review Account Information (Histories)
 Perform Basic Transactions * Add on to a Line of Credit
 Transfer to Multiple Accounts (Contact a MSR to have this option set up)
 Reorder Checks * Apply for loans
 Place a "Stop Pay" on checks
 WebPay - Free On Line bill payment
 View and Print Images of Cleared Checks

Go to ypsilantiarea.com and click the NetBranch Icon on our Home page.

VISA Gift Cards

Now available at the Credit Union
 Denominations of \$25 and \$50
 A fee of \$3.95 per card will apply

We sell Postage Stamps

Why stop at the post office?
 Save time and gas and get it all in one stop.
 Stamps are available at cost in books of 20 for \$7.80

Need Travelers Checks?

American Express Travelers Checks are available in \$20/\$50 and \$100 denominations. Best of all, if you have a regular checking account, they're fee free!

Personal/Vehicle Loans

Never an Application Fee!

- That's right. We never charge an application fee and we can normally process your loan application within 24 hours.

- We accept applications in person, by U.S. mail, E-mail or fax.

- If you want to apply for a loan or Visa in the evening or after hours, visit our Website at www.ypsilantiarea.com and go to the loan section. The application is safe and secure.

20325



15699

Certificate Rates

9 months **5.00%** apy

1 Year **5.00%** apy

\$1,000 minimum deposit. Annual Percentage Yield (APY) effective March 20, 2007. Interest paid at maturity, automatic renewal. Penalty for early withdrawal of Certificates. Accounts insured by the NCUA, a government agency, up to \$100,000. Offer subject to end without notice.

Money Market Checking

| Balance | Rate |
|-------------------------------|-------|
| \$ 2,500 - \$ 9,999 | 2.50% |
| \$10,000 - \$24,999 | 3.00% |
| \$25,000 plus | 4.00% |

Is your Birthday in April? If so, stop in for a free gift. Compliments of Ypsilanti Area FCU

\$\$\$ - If you find your member number listed in this newsletter you win \$50. Must be claimed by 4/30/2007