

THE MEMBERS' MINUTES

A Quarterly Publication of the Ypsilanti Area Federal Credit Union
October 2005

Want to Lower your monthly car payment and walk away with \$200?



Is your car financed at another institution? Want to lower that payment? Looking for a better interest rate?

Let us refinance your vehicle loan from any other institution or finance company and not only will we lower your rate and/or payments but, we'll give you \$200.00* at closing. *Some restrictions apply. Contact the loan department for more information.

We make Holiday Shopping easy!



Use your Ypsilanti Area Federal Credit Union VISA Card while shopping. Now, with a low 7.9% annual percentage rate.

If you don't carry this card in your purse or wallet, you should. We offer a 1.9% apr introductory rate for all uses of the card during the first 90 days, and that balance stays at that rate until it is paid in full! Purchases after the 90th day will be at 7.9% apr and balance transfers will be at 5.9% apr.

So call, stop by or go on-line and apply today!

Please help the SOS Community Crisis Center

"SOS Community Services responds with care and respect to families in need by working in partnerships that result in economic, family, and residential stability."

We always see food drives during the Holidays or after a disaster, but organizations like SOS need food to assist those less fortunate than us on a daily basis. The credit union has been sponsoring a lobby food drive since August with modest results. Please, help us make October and November banner months for donations. Donate non-perishable food items in our collection box or if you don't have time to shop, leave a monetary donation with a teller and we'll do the legwork.

Have you enrolled?

Sign up now and get 24/7 world-wide access to your account?

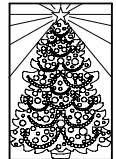
Check account balances - Transfer money between your accounts - View account histories
Pay on loans - Set up automatic transfers - View or print check copies - Receive E-Statements.
Place stop payments on checks - Update your personal information.

From our homepage, mouse over "Services" then "Credit Union on-line Services" and "Netbranch." From this point follow the instructions and prompts. Once you've logged on be sure to take a tour through all the services that NetBranch offers.

We will be closed the following Dates



Thanksgiving - Thursday, Nov. 24th thru Saturday, Nov. 26th
We will be open until 6:00 p.m. on Wednesday November 24th.
Christmas - Saturday, Dec. 24th and Monday, December 26th
New Years - Saturday, Dec. 31st and Monday, Jan. 2nd



Ypsilanti Area Federal Credit Union

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



Rates

(Accurate as of Sept. 30, 2005)

	Rate	Apy
Share/Savings	.25%	.25%
Bonus Shares	.75%	.75%
IRA Shares	.75%	.75%
Club Accounts	.25%	.25%
Other Shares	.25%	.25%

Term Share Accounts

(Accurate as of Sept 30, 2005)

Subject to change each Tuesday)

180 Day	3.00%
1 Year	2.00%
2 Year	2.25%
3 Year	2.50%
4 Year	2.75%
5 Year	3.00%

IRA Term Share Accounts

(Accurate as of Sept 30, 2005)

Subject to change each Tuesday)

180 Day thru 5 Year	Same as Above
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Loan Rates

As Low As

Vehicles	Fixed	5.00% ^{apr}
Unsecured	Fixed	9.95% ^{apr}
Home Equity	Fixed	4.875% ^{apr}
	Variable	8.25% ^{apr}
VISA	Fixed	7.90% ^{apr}
	Fixed	5.90% ^{apr}
		(Purchases or Advances)
		(Balance Transfers)

2005 - 2006 Board of Directors

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

Supervisory Committee

Robert Oliver, Chairperson
 Elias Chapa
 Jason Hansen

Management

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

Member Service Supervisor(s)

Catherine Kerner (Main)
 Nik Estermyer (Whittaker)

Member Service Representatives

Alicia E - Alicia J - Carol - Jakera
 James - Jamie Jean - Jennifer
 Joseph - Sandra - Tara

Loan Representative

Andrea

Accounting

Marge Young

Administrative Assistant

Joanne

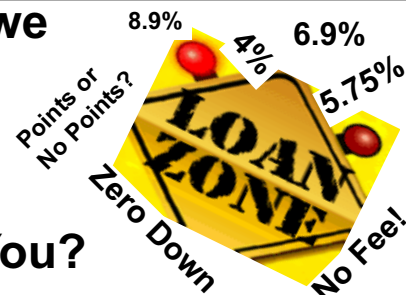
Funds Availability Reminder Check Holds

Funds from any deposits made at an Automated Teller Machine (ATM) that is not owned or operated by the credit union will not be available until the third business day including the day of your deposit. This rule does not apply at ATMs that we own or operate as they do not currently accept deposits.

Funds from deposits made in person or through the night drop at the credit union may also have delayed availability. Please review your receipt to determine if a hold has been placed on a deposit.

Need additional information? Ask one of our Member Service Representatives for a Funds Availability Disclosure.

Can we Build a Loan For You?



We can look at what you need and custom design a loan for you. We specialize in all of the following:

Vehicle, Home Improvement, Signature Line of Credit, New Mortgage or a Home Equity Loan. We can do secured or unsecured, with a co-signer or without. We even work with bruised credit.

Call us today and borrow where you save!

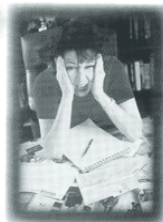
Just a reminder that we have added convenient Overdraft Privilege Service to eligible personal checking accounts. Rather than automatically returning, unpaid, any non-sufficient fund items that you may have, we will consider, without obligation on our part, payment of your reasonable overdrafts, as long as you maintain your account in good standing.

- Requires no action on your part
- You do not have to sign any additional documents, and it costs you nothing unless you use the Overdraft Privilege Service
- Not available to account holders under Eighteen (18) years of age

OOPS!

Occasional
Overdraft
Privilege
Service

and FREE Checking



Our normal non-sufficient funds or overdraft charges will apply to each item that would create an overdraft on your account. We will send you a notice each time an overdraft occurs. Of course, we can't promise to pay every overdraft and we are never obligated to pay your overdrafts, even if your account is in good standing and even though we may have previously paid overdrafts for you. RESTRICTIONS DO APPLY, and you should read the Overdraft Privilege Policy (Service Description) available from any Member Service Representative or on-line at www.ypsilantiarea.com.

Fundraising? We can help!



We have a space for you in our Lobby. That's right! Safe, Secure, Dry and Warm. Candy sales, Frankenmuth Fundraiser, Shirt sales, Popcorn, most anything.



The rules: Organizations must be non-profit and it or its representatives must be member(s) of this credit union. Students must be accompanied by an adult at all times. (Due to space limitations no more than three persons at any one time.) Appropriate attire and behavior required; uniforms are always welcome as they show your pride in the organization that you represent. Call or see any of our staff for a lobby usage request form.

The Many Forms of Fraud

* Checking Account Fraud * Credit Card Fraud
 * Identity Theft * ATM Fraud * Electronic Account Fraud
 Lower your risks to Prevent Fraud

1. Protect your account and personal information. Never respond to unsolicited requests for this information, whether it's over the phone, through the mail or Internet.
2. When you're on-line, only provide your credit or debit card number on a secure Web page. A secure Web page will be identified by a little lock displayed in the lower right hand corner of your browser. (The lock should look locked.)
3. Do not send credit card information by e-mail or instant messenger - they are not secure.
4. Keep printed information on your checks to a minimum.
5. Shred documents that contain confidential information.
6. Notify companies when you have not received newly ordered cards or checks or if you do not receive a monthly statement.
7. Review credit card statements for irregularities.

Contact Numbers:

AFLAC Insurance
1-800-482-5676

American United Life Insurance
1-800-333-0404

Selman Insurance AD&D
1-877-665-7563

Lost or Stolen VISA Card
1-800-449-9728

Lost or Stolen ATM/DEBIT Card
1-800-754-4128

Members Home & Auto
1-877-898-4102

Mortgage Center
1-800-353-4449

National Check Fraud Center
1-843-571-2143

Social Security
1-800-772-1213