



THE bulletin

Rates

SAVINGS RATES OF INTEREST

Rates as of June 15, 2001

All Rates are A.P.Y.
(Annual Percentage Yield earned)

New Rates and new Money Market Account as of 5/1/01!

SHARES	1.51%
I.R.A	3.56%
MONEY MARKET – tiered as follows:	
\$0 - 2,499.99	2.02%
\$2,500 - 4,999.99	2.32%
\$5,000 - 7,499.99	2.53%
\$7,500 +	2.78%

Only \$5 minimum balance requirement in Prime Shares account to open!

TIME CERTIFICATES

(Minimum \$500 investment)
subject to early withdrawal penalty

6 month	4.00%
1 year	4.20%
2 year	4.25%
3 year	4.25%
4 year	4.50%
5 year	4.50%

All rates subject to change

LOAN RATES OF INTEREST

Rates as of June 15, 2001

All Rates are A.P.R.
(Annual Percentage Rate)

AUTOS	All rates as low as:
'98 & newer vehicles	6.90%
'97 & older vehicles	7.90%

LINE OF CREDIT . rates may vary according to term and are as low as	12.00%
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SHARE SECURED	7.00%
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HOME EQUITY as low as	8.00%
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MORTGAGES	as low as 7.00%
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All rates subject to change.

Low Rates = A GREAT TIME TO BORROW!

This summer at East Traverse, there are *many* good reasons to borrow, such as low loan rates and our new Open-End Lending program! Complete one loan application for multiple loans and access future funds over the phone, at an ATM or by way of PC Home Banking! Ask a loan representative for the details. *Now, get a printable loan application on our website at www.etcfcu.org!*

Home Ownership

In the market for a new home? With mortgage rates as low as **7.00%**, now is a great time to enjoy home ownership by purchasing or refinancing your loan through East Traverse. Or, take advantage of the equity in your home with a Home Equity Line of Credit, currently as low as **8.00%!**

Cars and Trucks

Automobile rates are low too! Buy a 1998 or newer vehicle and enjoy a rate as low as **6.90%!** Take advantage of **Indirect Lending** through the following local dealers for automobile or equipment loans:

Bill Marsh Auto Group
Dan McCormick
Saturn of Traverse City
Lark Lawn and Garden
Case & Watson
Grand Bay Marine

Hertz Used Cars
Grand Traverse Auto
Voice Motor Sales
Classic Motor Sports
Price Point

Williams Chevrolet - new and used
Cherry Capital Olds
Traverse Motors - new and used
Wares Auto Sales
Classic Harley-Davidson

Be sure to ask for financing from East Traverse Catholic Federal Credit Union for your next purchase at any of these dealers!

Special Car Sale

On **Saturday, July 21**, at **Williams Chevrolet** in Traverse City, we will be holding a special car sale for East Traverse members. Look for special rates, pricing and trade-in values! Try out indirect lending and take home a new car or truck that day!

Sign for your Debit Card Purchases and Win!

We are currently in month two of our summer MasterMoney Debit Card Promotion, which runs through the end of August. When you use your Debit Card like a credit card (*sign for your purchases*) **5 times** or more during one month, we'll enter your name in our drawing for dinner for two! We're giving away two certificates each month. ATM and PIN based transactions are not eligible. If you do not have an East Traverse MasterMoney Debit Card, sign up for one today and *get in on a winning summer!* Call us for more details at 946-6655 or (800) 207-9780.

Online Loan Application

At East Traverse Catholic, we're working to make life a little easier for our members.

This includes offering convenient services such as Debit Cards, PC Home Banking, Audio Response and Open-End Lending.

Our newest offering is a printable loan application on our website at www.etcfcu.org! Simply print it out, fill it out and send or fax it in! It's that easy!

Important Information

MAIN OFFICE

3797 Veterans Dr., P.O. Box 949,
Traverse City, MI 49685-0949
Reception (231) 946-6655
Toll Free (800) 207-9780
Loan Dept (231) 946-1232
Fax (231) 946-1640

ETC/TBA SHARED OFFICE

746 Munson Ave.,
Traverse City, MI 49686
Phone (231) 929-9091
Fax (231) 929-9118

LAKE LEELANAU OFFICE

209 St. Mary's St., P.O. Box 132
Lake Leelanau, MI 49653
Phone (231) 256-7778
Fax (231) 256-2083

Website

www.etcfcu.org

E-Mail Address
service@etcfcu.org

CU*Talk Audio Response
1-800-860-5704

MasterMoney Lost or Stolen
1-800-991-4965

VISA Info & Lost or Stolen
1-800-828-3901

Member Appreciation Day

On **Friday, August 10**, we would like to offer a collective "thank you" to all our members for your business and support this year! This thank you comes in the form of a day dedicated to our members and full of giveaways, refreshments and great prizes!

We're teaming up with **MEEMIC Insurance** to bring this day to our members at our [main office](#) on Veterans Drive in Traverse City. We'll have fresh popcorn available all day, along with other refreshments. And, **get registered for one of our grand prizes - two 27" Color TVs!** *Members eligible only.*

Representatives from MEEMIC Insurance will be on hand to answer your questions and tell you about special rates available to members of East Traverse! We look forward to seeing *everyone* at this summer's Member Appreciation Day!

Summer Fun and Travel

Members' Marketplace

is your resource for summer fun and travel! Just visit our website at www.etcfcu.org and click on the *Members' Marketplace* link for great travel information -- from planning a trip and buying luggage to renting a car and much more! Log on to book your air travel or cruise package or to get information on hotels, resorts and other lodging!

Funds Availability/ Regulation CC Changes

In compliance with Regulation CC (Funds Availability Policy), East Traverse Catholic has had to make some minor changes to our own Funds Availability Policy. The following changes are effective immediately (*actual wording changes are in bold*):

- Depending on the type of check that you deposit, funds may not be available until the 6th business day after the day of your deposit. However, the first \$100 of your deposit will be available **on the next business day**.
- If your deposit is not made directly to one of our employees or if we decide to take this action after you have left the premises, we will mail you the notice by **the next business day** after we receive your deposit.
- Funds from deposits of cash, wire transfers and the first \$5,000 of a day's total deposits of cashier's, certified, teller's, traveler's and federal, state and local government checks will be available on the first business day after the day of your deposit if the deposit meets certain conditions. The excess over \$5,000 **may not** be available **until the 11th** business day after the day of your deposit. Funds from all other check deposits **may not** be available **until the 11th** business day after the day of your deposit.
- Funds from any deposits (*cash or checks*) made at Automated Teller Machines (*ATMs*) we do not own or operate will not be available until the 5th business day after the day of your deposit. **Funds from deposits made at ATMs we do own will be available on the 2nd business day after the day of your deposit.**

Our Funds Availability Policy is posted in each of our lobbies. Please call us with any questions!