

FINANCIAL *flow*



Now Is the Perfect Time to Buy a Home



TAKE ADVANTAGE OF THIS WINDOW OF OPPORTUNITY!

Although finding a home is a lot of work, searching for the perfect mortgage doesn't have to be. Find the mortgage products you need right here at your credit union. Unlike big mortgage lenders, we offer flexibility, convenience and some of the lowest rates around.

When taking out a mortgage from First General Credit Union, you'll feel right at home working with our friendly and knowledgeable home loan specialists. They'll provide the hassle-free, money-saving application process you deserve. Plus, we do pre-approvals, so if you're curious as to how much you can afford, we can talk you through that before you even start searching for a new place.

Come in and get pre-approved to find out how much you could save with purchasing a new home!

News You Can Use

HOME & GARDEN SHOW

Stop by our booth at this year's show and enter to win prizes and giveaways. We hope to see you there!

The Event Center at Fricano Place
March 10, 11 am - 7 pm
March 11, 11 am - 5 pm

A REMINDER FOR TRAVELERS

If you are planning on using your First General Mastercard® or Visa® while out of state or abroad, be sure to submit a travel notification with us before you go.

The travel notification will alert the card companies that you may be making purchases out of your usual area and will ensure that your transactions are not flagged as suspicious activity.

To advise us of any upcoming vacations or changes to your personal information such as phone number or address, please call the credit union at (231) 798-4321.

MEMBER REWARDS PROGRAM – COMING SOON!

At First General Credit Union, we believe in rewarding our members. Through our NEW Member Rewards Program, you can earn points by doing basic things, such as using your Visa® cards, going to an ATM, having a checking account and using online banking. The more services you use, the more points you earn, and the more points you have, the more rewards you receive! Stay tuned...more details coming soon!

www.1stgeneral.com

2017 Holiday Schedule

First General Credit Union will be closed in observance of the following holidays:

MEMORIAL DAY
Monday, May 29

INDEPENDENCE DAY
Tuesday, July 4

LABOR DAY
Monday, September 4

COLUMBUS DAY
Monday, October 9
(Staff Training)

THANKSGIVING DAY
Thursday, November 23

CHRISTMAS DAY
Monday, December 25



Our Earth-Friendly E-STATEMENTS Will Really Grow on You

Sign up for E-Statements by March 1 to avoid a paper statement fee.*

*Members under 18 and over 60 are exempt. A \$5 fee will be charged for paper statements for any accounts not meeting the criteria and not enrolled in E-Statements on or before February 28, 2017.

WE'RE CUTTING RATES IN HALF* ON REFINANCED VEHICLE LOANS

No payments for 90 days!

Want to lower your auto payment? We can handle that. For a limited time, First General Credit Union will slash your interest rate in HALF* when you refinance your existing vehicle loan from another lender. This offer includes new and used autos, boats, motorcycles, RVs and even ATVs.



Hurry in! This offer expires on March 15, 2017!

Apply today! Drop by either location, visit us at 1stgeneral.com or speak to one of our friendly loan specialists at (231) 798-4321.

Current Rate Elsewhere	New First General Rate as Low as
8.00% APR*	4.00% APR*
7.00% APR*	3.50% APR*
6.00% APR*	3.00% APR*
5.00% APR*	2.50% APR*

*All loans subject to approval. Annual Percentage Rate (APR) based on loan type transferred and creditworthiness of applicant. Floor rates apply. No additional Member discounts apply. Promotional offer excludes loans currently held with First General Credit Union. Offer effective January 15, 2017, and subject to change. Deposits federally insured by NCUA.

63RD ANNUAL MEETING
 SPRING 2017
 SCHEDULE
 2017 FEE

This new fee schedule will play a part of the new Member Rewards Program, so members will be receiving more benefits & rewards for participating in the credit union!!

If you are interested in learning more, please email questions@1stgeneral.com.

BOARD OF DIRECTORS ELECTION
 Holding a position on the FCGU Board is a very important commitment. This group of individuals volunteer their time to guide the Credit Union in the best direction for the Members.

Date: Saturday, March 25 • Time: 2:00 pm
 Location: Norton Shores Branch
 589 East Ellis Road, Muskegon, MI 49441

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First General Credit Union
 FCGU
 589 East Ellis Road
 Muskegon, MI 49441

LOCATIONS & CONTACT INFORMATION

Ellis Road Branch
 589 East Ellis Road
 Muskegon, MI 49441
 (231) 798-4321

Western Avenue Branch
 121 West Western Avenue
 Muskegon, MI 49442
 (231) 798-4321

HOURS OF OPERATION
 Monday & Tuesday, 8:30 am - 5:00 pm
 Wednesday, 10:00 am - 5:00 pm
 Thursday, 8:30 am - 6:00 pm
 Friday, 8:30 am - 5:30 pm
 Friday Drive Thru, 8:30 am - 6:00 pm
 Saturday, 10:00 am - 1:00 pm

LOST OR STOLEN CREDIT CARDS
 (231) 798-4321 or (800) 466-0040 (after hours)

CU*TALK PHONE BANKING
 (888) 830-8422

WWW.1STGENERAL.COM
 @FirstGeneralCreditUnion

ROUTING NUMBER
 272483099

BOARD OF DIRECTORS
 Robert Suits, Chairman
 Susan Gonder, Vice Chairman
 Charlotte Pearson, Secretary
 Deborah Crockett, Treasurer
 Richard Olson
 Stephanie Marion

