



Norton Shores
589 E. Ellis Rd.
Muskegon, MI 49441

Downtown
121 W. Western Ave.
Muskegon, MI 49442



FALL 2014

www.1stGeneral.com

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Owners Quarterly

Credit Card Update

As you may have noticed, we switched visa cards. This was done for your convenience. Members now have the ability to review and make payments to their visa accounts online via online banking. Now you will receive your Visa statement with your regular monthly account statement all in one envelope. Now all of your Visa payments will be made in real time. This will help take the guess work out of your banking. To top it all off we can now process card servicing right at the branch for you. Your life just got easier. We are aware that scorecard points are not currently shown on Visa statements. Please know that your points are still accumulating. Scorecard points will show up on Visa statements soon. If you don't have an FGCU credit card, apply today!

Website Changes

There are a lot of exciting things going on at First General Credit Union. All of them to benefit our members! With all of the new changes rolling out in the past month, we have decided to also upgrade the website! Maybe you've already seen it. If not, check it out! With so many members utilizing online banking, we wanted to make your experience easier than ever before. Not only does it have more pizzazz but, hopefully, the information you are looking for is easier to find. Whether you are looking for loan rates, shared branch locations, or simply our routing number, we've got it all available at your fingertips. Most importantly the First General website now has easy to use instructions and troubleshooting for online banking. This is now accessible on the home page for your convenience. Visit 1stgeneral.com for news, financial services, and 24/7 access to your account. If you have any questions about our website or need assistance please contact a member service representative at 231-798-4321

**Thank You For Your Patience
During The Recent Upgrades**

New Mortgage Center

Get low mortgage rates for purchasing or refinancing

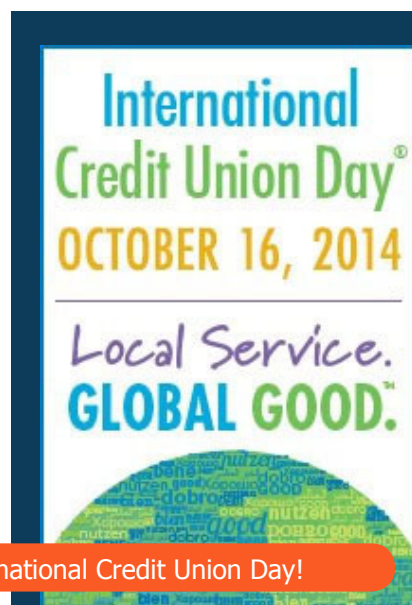
We are excited to announce that we now have a mortgage center! Whether you are in the market to purchase a home or to refinance your current mortgage, we are still offering great low rates with little to no closing costs on your loan. Not only that but we will get your loan closed fast. This can be done at a First General Credit Union branch near you.

Call our mortgage consultant directly to hear rates or more information at 231-220-2178.

Check out our mortgage seminar on International Credit Union Day on Thursday October, 16th. The seminar will be held at the Ellis Rd. branch at 6pm. We have staff from our new mortgage center as well as local a realtor to answer all or your mortgage questions .

International Credit Union Day

Did you know that credit unions have been around since the early 19th century? The whole movement was started by the simple idea of people pooling their money together in order to give each other fair loans. Credit unions today still carry on the movement of banking for the people by the people. This movement is celebrated with International Credit Union Day on the 3rd Thursday of every October. This holiday has been celebrated by credit unions all around the world since 1948. In honor of this holiday, First General Credit Union will have a special event on Thursday, October 16th. Stop by for free coffee and donuts all day long. Later that day we will be hosting a mortgage seminar with our new mortgage center. In order to cover the entire home buying experience we will also have a local member realtor to answer your questions. Look for more information about this exciting event on our webpage. Can't wait to see you all there!



FGCU Celebrating International Credit Union Day!



With First General Credit Union's new Mobile Banking App, you now have a Credit Union that's always with you! Free apps may be downloaded from the iTunes app store or Google Play. Search FGCU.

CHECK IN ON YOUR CHECKING
Check your balance any time, anywhere all from your mobile phone.

CLOSE CALL Get alerts when your balance gets low – 24/7.

PAY AS YOU GO
Pay your bills any time, anywhere all from your mobile phone.

The login is the same as your online banking login. If you need assistance, please email firstgencu@1stgeneral.com.



VISA

FGCU has your solution to holiday spending or post-holiday debt consolidation. With rates as low as 8.9%*, no annual fee, and \$0 balance transfer fees, a Visa Credit Card can take you from the winter weather to Spring break with no hassle. The 25 day grace allows you to purchase your turkey dinner, Black Friday sales, or last minute gifts without having to make a payment for almost a month. When you make a purchase, you also get rewards. This great Visa offers Scorecard Rewards, redeemable for merchandise or travel. An easy application process, FGCU has the right card for you. Contact a loan officer today to get approved and start saving.



*rates vary per member credit

Member Center

Lost or Stolen Credit Cards

VISA/MasterCard please call:
231.798.4321 option 3
After Hours Visa/MasterCard:
CO-OP Financial Services
1-800-466-0040

Hours of Operation

Monday and Tuesday
8:30 a.m. - 5:00 p.m.
Wednesday 10:00 a.m.- 5:00p.m.
Thursday 8:30 a.m. - 6:00 p.m.
Friday 8:30 a.m. - 5:30 p.m.
Saturday Drive Thru Only 9-5

Online Banking

1stgeneral.com

First Call 24

231.798.3420 or 888.830.8422

FGCU Is part of The CO-OP Shared Branch network.

Located shared branched at
<http://www.allco-op.org/>



- **Columbus day** Monday, October 13
- **Thanksgiving** Thursday, November 27
- **Christmas Eve** Wednesday, December 24 closing at 1pm
- **Christmas** Thursday, December 25
- **New Years Eve** Wednesday, December 31st Closing at 1pm
- **New Years Day** Thursday, January 1st 1pm

