

KGC FEDERAL CREDIT UNION

“Your Community Credit Union”

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September 2011 Newsletter

INTERNATIONAL CREDIT UNION DAY- OCTOBER 20, 2011

Join us on this special day to celebrate the Credit Union Difference. Sign up for door prizes, receive freebies and enjoy refreshments. The theme of the event-Credit Unions Build a Better World- encapsulates what has long been the credit union promise. This theme honors credit unions’ philosophy of putting people before profits in order to provide access to affordable financial services to credit union members around the world.

2011 Christmas Clubs

Your 2011 Christmas Club ended on October 1, 2011 and was transferred to your savings account. You may make transfers or withdrawals on these funds at any time. Your 2012 club has automatically begun. Please contact our office if you need to make any changes. If you do not currently have a Club account, now is the time to open one.

OCTOBER LOAN SPECIAL

The leaves are falling and so are our rates. Pick a leaf from our tree to lower your annual percentage rate on a loan approved during the month of October 2011.

CHRISTMAS LOAN SPECIAL IS UPCOMING....NOVEMBER/DECEMBER 2011

Borrow up to \$1,000.00 as a personal loan at 8.5% Annual Percentage Rate for a 12 month term. * must meet approval criteria

NEED CASH FAST?

Use your KGC Federal VISA credit card for an immediate cash advance. A cash advance is a cash loan accessible through your VISA credit card at any ATM machine or in our office. Visit an ATM or stop by our office to obtain the cash you need NOW!

Dividends ending 9/30/11

Account Annual Percentage Rate/Yield

Shares	.10%/.10%
Club	.10%/.10%
IRA	.75%/.75%

*contact office for applicable rates/yields

Office closed on:

- Oct. 10, 2011-Columbus Day
- Nov. 11, 2011-Veterans Day
- Nov. 24, 2011-Thanksgiving
- Dec. 26, 2011-Christmas Holiday

Your savings federally insured to at least \$250,000

NCUA

National Credit Union Administration, a U.S. Government Agency