



91 NORTH PIONEER ROAD • 921-1123 • www.fdlcu.com • WINTER 2010



ANY ROAD YOU CHOOSE
AS LOW AS

3.99% APR*

- Cars • Trucks • Motorcycles
- Snowmobiles • Boats

*APR is Annual Percentage Rate. \$5,000 minimum purchase or refinance from another financial institution. Loan must close at FDL Credit Union. Membership is required. Rate subject to change without notice.

What's new at the Credit Union? A New Building!

We're excited to announce that by fall 2010 your Credit Union will be in a brand new building! Same location - just closer to the road.

You'll notice tarps covering the majority of the parking lot. This is to protect the ground from frost until the digging begins. We apologize for the parking inconvenience during the building process.

Why a new facility? The current building is in need of major repairs and updates. The drive-up area is becoming less and less functional as equipment ages. Continuous sinking of the northwest corner of the structure is causing walls to crack and is creating an increasing gap between floor and walls in some areas. The roof needs repair to keep water from leaking into several areas when it rains - and the list goes on.

After receiving price quotes on the repairs, the Board of Directors have decided that it would be more cost effective to construct a new facility rather than repair the old one.

Why now? Their research supports the fact that the time and the market are right for the build. Using a local architect, contractor and workers will also help stimulate our local economy.

Credit Union President Chris Rockweit and the Board of Directors are happy to answer any questions or address any concerns you may have about the building project.

We're excited to bring you a new facility that will serve you effectively and efficiently far into the future and we thank you for your continued trust and support. We'll keep you posted of the progress!

Board of Directors Elections

The deadline for new candidates for the Board of Directors has passed. As a result, the nomination committee has submitted the following two names for re-election:

Mark Vande Berg
Neal Buck

Both incumbents will be officially appointed for another three year term at the Annual Meeting.

Fond du Lac Credit Union's 56th Annual Meeting will be held on Thursday, March 18, 2010 at 6:30 p.m. at Fond du Lac Credit Union, 91 N. Pioneer Road. Light refreshments will be served.



Credit Unions: Safer Than Ever

Credit unions are safer and sounder than ever.

Credit union capital is near an all-time high. Capital--reserves plus undivided earnings--is the safety cushion that protects against loss. It allows credit unions to survive recessions or turbulent financial markets. The movement-wide net worth-to-asset ratio remains close to record highs, at 11.4%, according to the Credit Union National Association, Inc. in Madison, Wis.

Credit unions' strength means a strong National Credit Union Share Insurance Fund (NCUSIF)--the federal deposit insurance fund that guarantees the safety of member savings. In fact, NCUSIF's ratio finished 2007 at 1.29%.

Fond du Lac Credit Union is strong because you, our member-owners, are in control. You demand good member service. According to studies by Consumer Reports and ForeseeResults.com, credit unions ranked higher than banks in terms of customer satisfaction with credit cards and online banking options.

You demand favorable rates and fees. Credit unions remain the low-cost, high-return providers of products and services.

It's member leadership that makes our credit union and other credit unions so successful. Thanks for another great year. And here's to many more.



Thank you to everyone who donated food for the Fondy Food Pantry! You helped make a difference! If you would like to help feed people in our community, you can drop off items at St. Paul's Cathedral on Division Street M-W-Th 9-4 or Tuesday from 9-12.

FREE Tax Assistance and E-Filing Available in 2010

Fond du Lac Credit Union will be offering tax assistance again this year. Tax Aide will be offered at 91 N Pioneer Rd. Appointments will be available on most Mondays from 10-4, starting on February 22. We will start scheduling appointments on Monday, January 18. Call the Credit Union at 921-1123 to make an appointment.



The Tax-Aide program, administered through the AARP Foundation in cooperation with IRS, is designed to assist all low-to-moderate income age groups in preparing their personal income tax returns. Trained volunteers will prepare your returns and e-file them. Although there are certain types of tax situations such as rental property and farm or business income that are not covered by the Tax-Aide program, the certified volunteers will be able to assist most area residents. This is an AARP and IRS co-sponsored community service.

Change to Saving!

Have you signed up?

Our ATMs are located at:

- Fond du Lac Credit Union - 91 North Pioneer Road
- FDL Police Station Parking Lot - 126 North Main St
- White Pines BP Station - 1304 Cty Rd. V (Hwy 151)

Reminder! Tax refund checks payable to two parties (for example, John Smith and Jane Smith) must be signed by each person listed on the check!

IRA Deposits for 2009 may be made through April 15, 2010