



NOTES OF INTEREST

April 2011



Credit Unions celebrate youth in April! This year, as part of the celebration, we invite you to bring the kids to a fantastic free presentation called ***Come Meet Penny the Pig!***

Penny is an extra special, 4-slotted piggy bank, that will teach children about the 4 ways they can use their money - saving, spending, investing, and donating.

This 30 to 45 minute presentation is for parents/grandparents and their children or grandchildren ages 3 - 10. Each child attending with their parent/grandparent will receive a FREE Penny the Pig piggy bank.

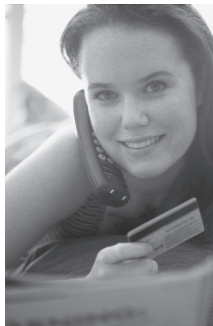
We'll hold the presentation at Fond du Lac Credit Union Saturday, April 16 at 10:00 a.m. Seats are limited so call us at 921-1123 to make your reservation - reservations are required!

Talking to Your Kids . . . About Credit Cards

Nothing sounds better to kids (of all ages!) than a plastic card you can wave in department stores that lets you magically walk away with your choice of merchandise. Sure, you'll have to pay for it later. But, at least for now, you have what you want without having to pay... Right?

Spend a little time discussing credit cards with your children, no matter how old they are. Even a preschooler can understand that when Mom uses a credit card when they're out shopping together, she'll soon get a letter from the credit card company telling her to send the money for everything they've bought.

Older kids will benefit from sitting with you when you pay the bills. As they examine the charges, the connection between using a credit card and paying for purchases really hits home. Why not make this talk part of National Credit Union Youth Week - April 18 - 23?



57th Annual Meeting Update

The 57th Annual Meeting of Fond du Lac Credit Union was held at 6:30 p.m. on March 17 in the Conference Room at Fond du Lac Credit Union.

Incumbents Tim Hanson, Mark Lentz, Jim Pollard and Mike Sweney were re-elected.

If you were unable to attend the meeting and would like a copy of the information that was provided, please send your request by e-mail to info@fdlcu.com or call us at 921-1123.

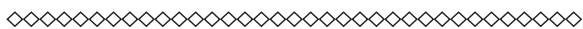
TRAVELING?

If you are, be sure to let us know. Completing a **Travel Notice** form will assure uninterrupted use of your Credit or Debit card!

91 N. Pioneer Road
Fond du Lac, WI 54935
920. 921.1123
www.fdlcu.com

IMPORTANT Notice of Fee: Telephone Transfers

Effective June 1, 2011 a Telephone Transfer fee will go into effect. Two free telephone transfers will be allowed per account per month before incurring a fee of \$1.00 each. Telephone transfer fees will be withdrawn from the Share Account and listed on the account statement. Unlimited transfers may be made in person or by using Internet Banking except where Regulation D applies. Regulation D is a federal regulation that prohibits more than 6 electronic transfers from your Share (savings) account per month. This includes transfers made through Internet Banking, ACH or by telephone.



Q & A

Leasing Vs. Buying a Car

Q: I've been getting conflicting information about what makes more sense. Should I lease a car or buy one?

A: Here's a little known fact: auto dealers average twice as much profit on a lease than on a sale. With about 1 out of every 4 cars being leased, it appears to be a good deal for drivers, too.

There's a simple difference between buying and leasing a car: when you buy a car, you pay for the full price of the car. That's why payments on a purchase are higher, and upfront costs are generally higher, too. When you lease a car, you pay the amount the car is expected to depreciate over the length of the lease.



For example, if a car will be worth \$15,000 less three years into the lease, you pay \$15,000 to compensate the dealer for the three years you drive the car. You may also pay a big penalty if you want out of the lease before the full term. Bailing out early

may cost you as much as six extra months of payments, depending on your leasing company. Some leases charge an extra 12 to 15 cents for each mile you drive over a certain limit. You'll have to pay up for any damage to the car beyond normal wear and tear when you turn it in, too.

On the other hand, once you purchase the car, it's yours. You can buy the car after the lease is up by paying the depreciated value, but keep in mind that the interest rate on a lease is usually higher. So, if you're planning to keep the car anyway, a purchase is definitely in your best interest.

Check the Credit Union's loan rates before you shop so you can be sure you're getting the best deal!

SUMMER FUN - DISCOUNTED ATTRACTION TICKETS!

Mt. Olympus Water & Theme Park

<u>General Admission Gate Price</u>	<u>Our Price</u>
\$42.59	\$23.50

Kids 2 & under FREE

Noah's Ark

<u>General Admission Gate Price</u>	<u>Our Price</u>
\$35.99	\$27.00

Kids 2 & under FREE

Six Flags Great America

<u>General Admission Gate Price</u>	<u>Our Price</u>
One day \$54.99	\$34.00

Kids 2 & under FREE

Tickets sold to "members only"!

Ours or Theirs - Does it Matter?

You're out of cash and you stop at an ATM at ABC Bank or 123 Credit Union instead of using one of Fond du Lac Credit Union's ATMs. Does it

matter, you ask? As a matter of fact, it does! Each time you use an ATM that belongs to someone else, your credit union has to pay that ATM owner a fee. Helping us save money allows us to offer



you new services. We have three ATMs available for you:

- 91 N. Pioneer Rd.
- 126 N. Main St. (Police Station Parking lot)
- White Pines BP Station on Hwy 151 & Cty. V.

Why not use an FDLCU ATM so we all save?



Summer Holiday Closings

Fond du Lac Credit Union will be closed

Memorial Weekend Observance:

Saturday, May 28

Monday, May 30

(open at 8:00 a.m. Tuesday, May 31)

Independence Day Observance:

Saturday, July 2

Monday, July 4

(open at 8:00 a.m. Tuesday, July 5)



FACTS

WHAT DOES FOND DU LAC CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?

Why?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security Number and Income
- Account Balances and Payments History
- Credit History and Credit Scores

When you are *no longer* our member, we continue to share your information as described in this notice.

How?

All financial companies need to share members' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their members' personal information; the reasons Fond du Lac Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Fond du Lac Credit Union share?	Can you limit this sharing?
For our everyday business purposes -- such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes -- to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	Yes
For our affiliates' everyday business purposes -- information about your transactions and experiences	Yes	Yes
For our affiliates' everyday business purposes -- information about your creditworthiness	Yes	No
For nonaffiliates to market to you	No	No

Questions?

Call (920) 921-1123 or go to www.fdlcu.com

Page 2

Who we are

Who is providing this notice?

FOND DU LAC CREDIT UNION, 91 N PIONEER ROAD
FOND DU LAC WI 54935 (920) 921-1123

What we do

How does Fond du Lac Credit Union protect my personal information?

To protect your personal information from unauthorized access and uses, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

How does Fond du Lac Credit Union collect my personal information?

We collect your personal information, for example, when you:

- Open accounts
- Apply for credit
- Conduct or transact business

Why can't I limit all sharing?

Federal law gives you the right to limit only

- sharing for affiliates' everyday business purposes - information about your creditworthiness
- affiliates from using your information to market to you
- sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing.

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

Nonaffiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

Other important information

Fond du Lac Credit Union is committed to protecting the privacy of our members. Members can help by following these simple guidelines:

- Protect your account numbers, card numbers, PINs (Personal Identification Numbers) and passwords.
- Use caution when disclosing your account numbers, social security number, etc. to other persons.
- Keep your information with us current. It is important that we have current information on how to reach you.