



FOUR FOUR FOCUS  
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FOUR FOUR CREDIT UNION

JANUARY 2012

## 2012 ANNUAL MEETING

Join Us At The Annual Meeting

The credit union's 2012 annual meeting is just around the corner, and we hope you can join us. Unlike other financial institutions whose meetings are restricted to a few shareholders, your credit union is a financial cooperative with meetings open to its valued member-owners: You! So plan now to attend to learn about the elections to the Board of Directors, hear about how the credit union fared in 2011 and get the scoop on what's on tap in 2012. Give us your feedback and let us know how well the credit union is serving your financial needs. Tell us about what we're doing right as well as your suggestions for making improvements. Enjoy the chance to visit with other members, too. The credit union exists only to serve you and your support is appreciated. We look forward to seeing you at the annual meeting.

Wednesday, March 7, 2012  
12:00 – 1:00 pm, Tennessee Room

## HAPPY 2012!



Sunday, January 1, 2012

Thank You Members & Directors!

As 2011 comes to an end, your credit union wants to "Thank You" for your membership and for using your credit union to meet your financial needs! We hope you consider taking even greater advantage of all your credit union has to offer in 2012, and we hope that we will remain your financial institution of choice for a long time to come. So again, "Thank You" for choosing your credit union. We look forward to continuing to serve you in the months and years ahead.

Your credit union could not survive without the help of the many people who volunteer their time and talents to making the credit union run smoothly. To the people who serve on the Board of Directors and committees, we offer a big "Thank You" for your efforts.





### Tax Refund Loans

Getting a refund for tax year 2011? Can't wait for your tax refund? Beware of lenders offering a Tax Refund Loan or Refund Anticipation Checks. These types of short-term loans use your federal income tax refund as collateral, and provide you with fast access to your refund dollars. These loans are a high-cost way to borrow money against your own money (your tax refund) for a fee - APRs as high as 774% have been reported. If you are short of cash, avoid these types of loans. Your credit union wants you to get the most from your tax return so just say "NO" to instant refunds and wait a couple of weeks. It may take a bit longer than "next day cash," but your money will last longer that way.



### Don't Wait - Start Yours Today

Can't bear to face those holiday bills each year? Be prepared next year with our Christmas Club. It's a safe, convenient way to put some money aside for those holiday gifts and expenses next year. We don't require a minimum balance, and you'll earn interest on your account. And best of all, by setting aside funds all year long, you will be able to pay cash for next year's holiday purchases. So don't wait - stop by the credit union and open your Christmas Club account today.



### Whatever Your Needs, We Have The Right Loan For You

Your credit union realizes that most members have wants and needs that go beyond their immediate ability to pay for them. Things such as furniture, appliances, home remodeling, a family vacation, and so forth are the "spice" that make life worth getting up for in the morning.

So take a look around you. What do you want or need? Make a list and prioritize it. Then stop by or call us and let us help you turn that list into reality with the right loan. Whether it is a signature loan, a Visa credit card loan, or a home equity loan, we've got the right loan for you and we'd like to help you with your loan needs.

Please be sure to visit our website [www.fourfourcu.com](http://www.fourfourcu.com) or contact us for more details and full disclosures on our loan products, including a new, special, Introductory Rate for our Home Equity loan product (for Missouri & Illinois residents only).



Dennis Hagemann has been selected as the new Manager of the Credit Union. Dennis brings with him more than 9 years of experience in the financial industry and 11 years of non-profit management experience.