

Holiday Closings:

Thursday-Saturday, November 22, 23 & 24 - Thanksgiving Holiday

Monday afternoon, December 24 & Tuesday, December 25 - Christmas Holiday

Monday afternoon, December 31 & Tuesday, January 1, 2008 - New Year's Holiday

Monday, January 21, 2008 - Martin Luther King Jr. Birthday

Monday, February 18, 2008 - Presidents' Day

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www.kentcountycu.org

Online Banking Security Upgrades & Enhancements

Effective November 1, 2007

Your security is very important to us. To help strengthen the security of your online banking experience, beginning November 1, you will be prompted to change your password to one that requires each of the following:

- One upper case (capitalized) letter.
- One lower case letter.
- One number.
- One special character. These include:
!@#%&^*
- All passwords must be between 6 and 10 characters long.



Make sure each password is unique. To help you create your password, see the inside of this issue for helpful hints aimed at making this process easy yet secure.

For those of you who would like more security when using our online banking system, stop by either of our offices and we'll help you set up a user name, confirmation code or limit access times for online usage.

Soon, there will be a fresh new look to online banking as CU*@Home changes to It's Me 247. **It's Me 247** will allow you to personalize the look of your online banking experience with your favorite colors and pictures!

As a reminder, Kent County CU will no longer reset security questions or passwords over the phone. If you have already set up your security questions, and have forgotten your password, you can reset it yourself by clicking "I forgot my password" during your log-in. If you need your security questions reset, we require a verifiable signature. You may fax, mail or stop by our offices to deliver your request.

A KCCU VISA

More Than Just Another Card

Enjoy the purchasing power and prestige you deserve with a Visa credit card from Kent County CU. We have several programs and options including secured and unsecured Visa cards that give you access to Visa merchants worldwide. At KCCU we work with you to determine the program that will best fit your needs. No matter where you are in life; from a college student to a retiree, we have a Visa card for you!

Happy Holidays!
From
Everyone
at KCCU

Thousands for College!

Applications for Scholarships Now Available

Kent County CU is proud to continue its annual Memorial Scholarships. We will be awarding \$1,000 scholarships to two deserving students who will be attending college in the fall of 2008. The scholarship application form may be downloaded from our website at www.kentcountycu.org or picked up at our offices. Applications will be accepted through the close of business Friday, February 1, 2008.



Employees and volunteers of Kent County Credit Union, their immediate family or those living in the same household are not eligible.

Educational Seminar Scheduled

Scoring Your Credit Report

We will present "Credit: Achieving a Winning Score", a no-cost seminar designed to help members understand credit reports and credit scores. You'll have one-on-one time with a qualified staff member to review your report and find out ways of improving your score. Seating is limited so reserve your spot today. Email marketing@kentcountycu.org, call (616) 336-3490, or visit our offices. It's FREE for members.

Wednesday, October 17, 2007
5:30 p.m.

KCCU main office
1619 Plainfield NE

Make your reservation today!

Go Green...Really!

To help promote the Greening of Kent County, we will donate \$1.00 to Kent County Parks Foundation for each new enrollment into e-Statements during October & November, 2007. E-Statements are a safe, secure, and environmentally friendly way to receive your statements from Kent County CU. There is no paper statement mailed, we send you an email letting you know your statement is available for viewing in Home Banking. Even your Visa statement is online. You receive your information quicker than a mailed statement, plus you can view up to 12 months of past statements. You don't pay for e-Statements; they are better than free, we pay you! You'll receive \$.25 for each statement. We give you some green for going green!



Password Hints

Here are some helpful hints to use when creating strong passwords. Remember a strong password requires the use of at least one of the following: upper case letter, lower case letter, number and special character.

- 1 Select a short phrase. For example: **sunny today**.
- 2 Select a special character (characters are located above the number keys on your keyboard).
- 3 Select a number (one that fits into your phrase).
- 4 Combine the words from step 1 and add the special character and number. For example: **sunny2d@y**.
- 5 Implement the "shift change" rule. For example: **sUnNy2D@y**.

Celebrate International Credit Union Week October 15 -19: "Credit Unions Together We're Better"

Join us October 15-19 to celebrate credit unions and the economic and social opportunities they provide their member-owners worldwide. There will be prizes and activities throughout the week and treats will be served on Wednesday & Friday. So, mark your calendar and visit us at either of our locations.

Notice of Annual Elections for the Board of Directors

Each year, the Kent County CU holds elections for three (3) seats on the Board of Directors at the Annual Meeting. Nominations must be made in advance and will not be accepted from the floor at the annual meeting. **Anyone wishing to be considered for nomination, should send a letter of interest with a short resume of qualifications** to the Nomination Committee in care of the credit union by the close of business, February 18, 2008. A director's handbook will be forwarded to any interested member.

The Nominating Committee will file nominations to the Board of Directors. If more than three (3) individuals wish to be nominated, a ballot of all qualified nominees will be provided at the Annual Meeting. Members wanting to be nominated after February 18, 2008, will require a nomination form completed and signed by a minimum of 25 members. All nomination requests must be filed with the Nomination Committee prior to March 7, 2007.

The term for a Board Member is three (3) years. There are nine (9) Directors that make up the Board of Directors and each year 3 seats are up for election. In the event that there are not three (3) qualified nominees, the Board of Directors may appoint the empty seat or reduce the number of Board Members, as necessary.

The Annual Meeting will be held on April 22, 2007.



*Member
Appreciation
Day, 2007*

Members enjoyed food, fun and prizes at our annual Member Appreciation Day.



Members Speak

Dear KCCU,

I want to let you know that I would love to work with more people like Jon.

It was an absolute pleasure dealing with Jon on my new car loan. His demeanor and the ease in processing the loan made it a great experience.

Great Job!
MB

NOTICE OF YOUR FINANCIAL PRIVACY RIGHTS

We, our, and us, when used in this notice, mean Kent County Credit Union.

This is our privacy notice for our members. When we use the words "you" and "your" we mean the following types of members:

Our consumer members who have a continuing relationship by purchasing or holding financial products or services such as a(n):

- Share account
- Loan account
- Credit card account
- Automobile lease we service
- Self-directed Individual Retirement Account

Former members

We will tell you the sources of the information we collect about you. We will tell you what measures we take to secure that information.

We first define some terms.

Nonpublic personal information means information about you that we collect in connection with providing a financial product or service to you. Nonpublic personal information does not include information that is available from public sources, such as telephone directories or government records. Hereafter, we will

use the term "information" to mean nonpublic personal information as defined in this section.

An *affiliate* is a company we own or control.

A *nonaffiliated third party* is a person we do not employ or a company that is not an affiliate of ours. This is also known as nonaffiliated third party, or simply, an "other party."

THE INFORMATION WE COLLECT

We collect information about you from the following sources:

- Information you give us on applications or other forms
- Information about your transactions with us
- Information about your transactions with other parties
- Information from a consumer reporting agency

THE CONFIDENTIALITY, SECURITY, AND INTEGRITY OF YOUR INFORMATION

We restrict access to information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards to protect this information.

YOUR INFORMATION AND OTHER PARTIES

We will not disclose information about you to anyone except as disclosed in this policy or as permitted by law. Examples of this might include disclosures necessary to service your account or prevent unauthorized transactions.

INFORMATION ABOUT FORMER MEMBERS

We have the same policy about disclosing information about former members as we do about current members.

AUTHORIZED SHARING - OUTSIDE MARKETING SERVICES

We may disclose the following information to our companies that perform marketing services on our behalf:

- Information you give us on an application or other forms, such as:
- Name
- Address
- Social Security Number
- Assets
- Income
- Information about your transactions with us, such as:
- Types of accounts
- Payment history

We disclose the information listed above with companies that perform marketing services on our behalf. You do not have a right to opt out of the disclosure of this information. We may also disclose information about you to other outside marketing services as permitted by law.

Types of Businesses

Here are the types of businesses with whom we may disclose information for outside marketing purposes:

- Service providers that perform marketing services for us, such as:
- Direct sales companies



From the Desk of Ray Ward, CEO

Hard to believe we are approaching the end of 2007. It's been a busy year at your credit union. Technology requirements are changing how we can do business and how you can have access to your accounts. Be assured, we take security seriously and sometimes that causes us all to do business differently. I recommend you do take security seriously and I encourage you to talk with our staff on the ways you can help protect your accounts.

You are the reason we have been successful for over 50 years. Your elected Board of Directors really do listen to what you have to say and encourage your comments and participation. Please feel free to email or leave me a message anytime you have thoughts of what we can do better, what you would like to see us offer or just to drop me a line to say you had a great experience with our staff; my email is ceo@kentcountycu.org or just ask for me by calling our main line (616) 336-3490.

As we close 2007, I wish you a happy holiday season and a prosperous New Year! We appreciate your business and your membership.

Best Wishes!

Pocket a Little Extra Holiday Cash With our Skip-A-Payment Offer



Give your budget a little breathing room with our holiday offer. With an exemplary payment history, you can skip your loan payment and/or Visa payment for either November or December.

All you need to do is indicate the loan suffix(es) and the month you wish to defer. Then, return your signed Skip-A-Payment form to the credit union by December 31, 2007. Once approved, your account will be debited a \$25.00 processing fee per skipped loan. The deferred payment and accrued interest will be added to the end of the contract and will not affect your payment record.

I wish to skip/defer the payment for the month and loan suffix(es) indicated below. I understand the interest will continue to accrue at the contractual rate of my note and the term will be extended.

I would like to skip the following loan/Visa payment(s)*, suffix(es): _____

I would like to skip the following month: (please only check one month) November December

Take fee(s) from account: _____ suffix: _____ (Fee may not be added to the loan.)

Automatic transfer currently pays loan payment(s) Yes No

Name: _____ Account Number: _____

Signature: _____

Co-applicant Signature: _____ Cannot process without signature if applicable.

ALL ACCOUNTS MUST BE OPEN AT LEAST 90 DAYS WITH PAYMENTS UP TO DATE.

*This offer is not available on mortgages or home equity loans.

Loan officer approval

Please return form to our offices or mail to:
Kent County Credit Union
1619 Plainfield NE, Grand Rapids, MI 49505