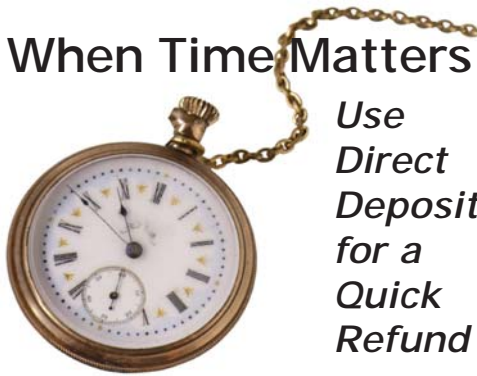


Make Your 2007 IRA Contribution

It's not too late to make a contribution to your 2007 Individual Retirement Account (IRA) or start contributing to 2008. We offer both Traditional and Roth IRA's. It is best if you talk with your tax adviser to determine which is best for you. Your IRA is insured up to \$250,000 by the NCUA, a U.S. Government agency.

When Time Matters



*Use
Direct
Deposit
for a
Quick
Refund*

If you're expecting a tax refund this year, Direct Deposit is a safe and convenient way to have the money deposited into your checking or savings account. On your tax return, provide your Kent County Credit Union account number without any dashes, followed by 000 for savings or 103 for checking and KCCU's routing and transit number; 272480791.

Credit Seminar Scheduled

We will host our credit education seminar "Credit: Achieving a Winning Score," designed to help you understand the importance of personal credit reports and credit scores. You'll have one-on-one time with a qualified staff member to review your report and discuss ways of improving your score. Space is limited; reserve your spot today by calling (616) 336-3490, email to marketing@kentcountycu.org, or visiting our offices. It's FREE to all members.

**Tuesday, March 11, 2008
5:30 p.m.**

**Kent County CU main office
1619 Plainfield NE**

Reserve your space today!

Celebrate Your Credit Union!

You're invited to join us Tuesday, April 22, 2008 at the Radisson North Hotel for our 52nd annual meeting. We will review our past performance and discuss opportunities for 2008, as well as electing officers to the Board of Directors. There will be door prizes, refreshments and hors d'oeuvres. All members are welcome. There is no cost for members to attend.

April 22, 2008

Radisson North Hotel, 270 Ann Street NW, Grand Rapids

6:30 p.m. Hors d'oeuvres

7:00 p.m. Business meeting

Notice: As required by Kent County Credit Union by-laws, the nominating committee has the charge of filling three (3) seats up for election to the Board of Directors at the Annual Membership Meeting on April 22, 2008. Nominated to fill three director positions are incumbents Randy Spohn, Michael Dubay and Raji Daniel.

Other nominations may be made in writing over the signature of twenty-five (25) members on nomination forms which can be obtained from the home office of this credit union. All other nominations (with the signature of 25 members) shall be filed with the general manager at the home office of this credit union at least forty-five (45) days prior to the annual meeting.

No other nominations will be accepted; no nominations may be made from the floor.

Nomination forms are available at the credit union office and must be returned by close of business, March 7, 2008

How does 0% fixed APR* sound?

Start saving today by transferring high-rate credit card balances and loans from other institutions to a Kent County Credit Union Visa Platinum.



You can receive 0% fixed APR* on balance transfers until December 31, 2008 with an approved Visa Platinum Credit Card. With a low transfer fee of just 3% of the amount transferred, you can start saving today. This offer ends March 31, 2008, so call (616) 336-3490 or stop in and visit our loan department today!

*APR=Annual Percentage Rate. Must qualify for Visa Platinum to take advantage of this offer. A copy of the additional Terms and Conditions may be obtained from Kent County Credit Union.

Holiday Closings:

- ◆ Monday, February 18 - Presidents' Day
- ◆ Saturday-Monday, May 24 & 26 - Memorial Day Holiday
- ◆ Friday & Saturday, July 4 & 5 - 4th of July Holiday
- ◆ Saturday-Monday, August 30 & September 1 - Labor Day Holiday
- ◆ Thursday-Saturday, November 27, 28 & 29- Thanksgiving Holiday
- ◆ Wednesday afternoon, December 24 & Thursday, December 25 - Christmas Holiday
- ◆ Wednesday afternoon, December 31 & Tuesday, January 1, 2009 - New Year's Holiday

Our offices may be closed but you can always access your accounts through It's Me 247 online banking.



Member Reminders

- If you are leaving the country and plan to use your Kent County Credit Union Visa credit card or check (debit) card, make sure you notify us of where you are going and the dates you will be gone.
- Periodically review your accounts and verify your beneficiaries.
- Keep us informed of all phone number and address changes, including email.



National Credit Union Youth Week April 21 - 26, 2008

Our youth members will enjoy activities and prizes when they join us for National Credit Union Youth Week. Keep watching for more details.

Try TurboTax Online Free Edition or Save 10% on TurboTax Online Deluxe

As a valued member, you can now discover just how easy tax prep can be - for FREE - with **TurboTax OnlineSM Free Edition**, which includes:

- A step-by-step interview with easy-to-understand questions
- Forms automatically filled out using your answers
- 100% accurate calculations guarantee*
- FREE federal e-file, plus a faster refund

Or choose **TurboTax Online Deluxe** to maximize your deductions and **save 10%**.

Try the #1 rated TurboTax today. Simply go to our website www.kentcountycu.org or call 1-800-613-4406 for more information.



Make Michigan's winter wonderland your winter wonderful! With a great rate from Kent County Credit Union you can enjoy the snow on a new snowmobile or ATV. Apply today! Call (616) 336-3490, online at www.kentcountycu.org or visit our loan department.

Rates based on individual credit score, loan term and qualification.

Member's Speak

Thanks so much for making it easy for me to get my very first loan. Because I had never had any credit before, Patrice worked with me to get the best loan for my circumstance, and in the meantime start to establish a positive credit history.

*Thanks again,
CCL*



"People Helping People" Going Strong at KCCU!

Thanks to members and staff for supporting various non-profit organizations throughout 2007. With your support we donated money, toys and school supplies to the North End Mission. We gave funds to the Kent County Parks Foundation and almost \$600 to The Children's Miracle Network, plus we volunteered time to Creston High School, Palmer Elementary and Creston Neighborhood and Business Associations.