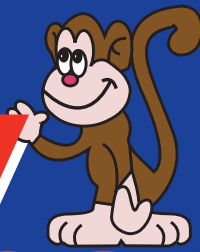


January 2010 Monkey Business



How Much Money Will You Save in 2010?

It's a brand new year—2010! When the New Year begins, many adults start talking about New Year's resolutions. A resolution is something that you decide to do. It's like a promise that you make to yourself. You can make a resolution, too. Promise yourself to save money this year.

Here are some steps you can take to save:

1. Get an envelope. (Okay, that was easy!)
2. Write the word SAVE on the envelope.
3. Decide what you are saving your money for. If you have a reason to save your money, then it's usually easier to save it. This reason to save is called a goal. What is your goal? Is it one of these things on the list or something else?
 - A fun summer family vacation
 - A new game
 - A new pet
 - Money to put in the credit union
4. Write your goal on your SAVE envelope. Every time you put money in the envelope, you'll remember what you're saving for!



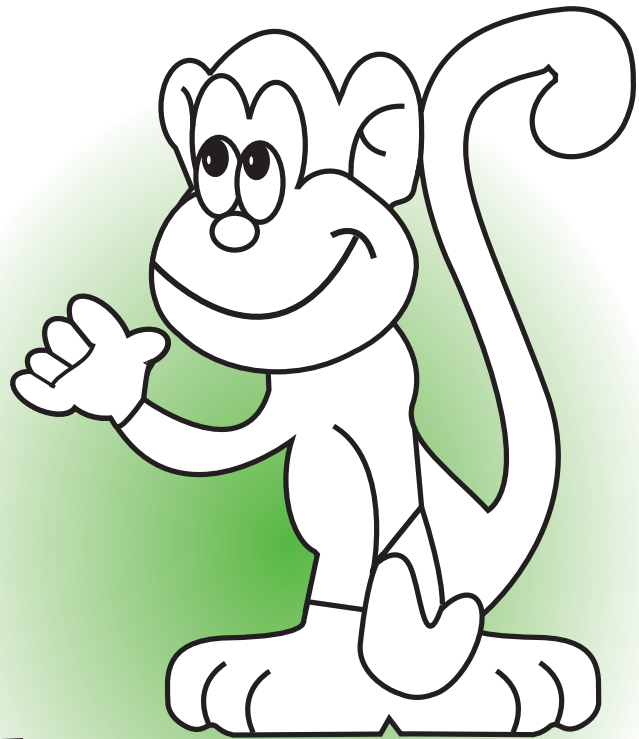
Bored?

Have you recently been saying, "I'm bored and it's too cold to go outside!"

Incase you have, here are 10 of Maxwell's favorite things to do when he gets bored – HAVE FUN!!!

1. Build an indoor fort with blankets
2. Pack a picnic lunch and eat in the fort
3. Play dress-up with your mom or dad's clothes (ask permission first)
4. Write a letter to a friend or relative
5. Go on a scavenger hunt in your house
6. Make a collage of things you like by using magazines cut outs
7. Make friendship bracelets for your friends
8. Alphabetize your books
9. Gather up old toys that you don't play with anymore and donate to a local charity

10. Color the Maxwell the Money Monkey coloring page ►



HAPPY NEW YEAR!

GLOSSARY

Budget – (noun) a plan for the coordination of income and expenses; (verb) to plan or provide for the use of in detail-to plan how to save and spend your money.

Need – something that is necessary for humans to live a healthy life.

Want – something that is desired.

Current Rates

Our **Board of Directors** has announced the following 4th quarter regular shares **dividend** paid on December 31, 2009:

.50% Dividend Rate

.50% APY (annual percentage yield)

Dividend rate and APY subject to change every dividend period, as determined by the Board of Directors.



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989.835.5100

Toll Free: 1.888.835.5151
Fax: 989.631.6860

First Call

989.631.3161
Toll Free: 1.800.767.6227

Office Hours

Monday & Tuesday
8 a.m. - 5 p.m.

Wednesday
9 a.m. - 5 p.m.

Thursday & Friday
8 a.m. - 5 p.m. (Lobby)
8 a.m. - 5:30 p.m. (Drive-Up)

Saturday
9 a.m. - Noon (Drive-Up)

Board of Directors

Diane Bechtel
Elizabeth Christiansen
Robert Cooper
Terry Graf
Larry Sherwood
David Thompson
George Yost

Supervisory Committee

Donald Boyer
Greg Crawford
Joe Kreusch

Our Supervisory Committee can be reached at:

P.O. Box 0454
Midland, MI 48640-0454