

Street Smarts

Presented by
Main Street Financial

Third Quarter, 2010

BRANCH HOLIDAYS

Labor Day, September 6th
Columbus Day, October 11th
Veterans Day, November 11th

DEBIT CARD PINS

To reset your debit card PIN call the Credit Union at 800.436.8328. You will then receive a new PIN in the mail within 7 – 10 days. You will be able to use your debit card as a credit while waiting for the PIN.

NEW BRANCH OPENS

Livingston Parish, we have branched out to better serve you! Visit our new branch at 29631 South Frost Road in the town of Livingston!

E-STATEMENTS

We've enhanced the security of our e-Statements! Plus you will be able to archive your statements for seven years. You will have access to your previously archived statements until September 30, 2010. Please take the necessary steps to back up all old e-Statements on your PC or external storage device. If you are a current e-Statement user, you have already been enrolled in our new e-Statement service; however, you will need to complete the registration process by creating a new log in ID to access your statements. Visit msfinancialfcu.org for more information or to sign up for e-Statements.

msfinancialfcu.org

1.2.3 checking!

In an effort to continue our commitment to service and offer beneficial products to you; on September 1, 2010, we will convert your e-Power Account(s) to our new 1.2.3 Checking Account. (No action will be required of you.) The new checking account will still be classified as an S2 and all account numbers will remain the same. As the name implies, the new checking product will have 3 different levels. We will qualify the account on the last business day of the month for the appropriate level based on the criteria listed below.



No Minimum Balance
No Dividends
\$1 Monthly Statement Charge (waived if you are an e-Statement user)



Maintain an Average Daily Balance of \$500
e-Statements
Active Debit Card
Variable Dividend of .25% Annual Percentage Yield (current as of 7/15/10)
Main Street Financial Foreign ATM Fee Waived



Maintain an Average Daily Balance of \$2,000
e-Statements
Active Debit Card
Variable Dividend of 2.25% Annual Percentage Yield (current as of 7/15/10) on first \$20,000 and the Level 2 yield on any amount over \$20,000
Main Street Financial Foreign ATM Fee Waived

All levels will have FREE

Online Banking, Online Bill Pay, Online Deposits, and Mobile Banking!



CAR BUYING TIPS

- Evaluate your financial situation first to know how much you can afford in a monthly note.
- When comparing loan rates, factor in the cost of GAP, Warranty, and Disability Insurance. (Costs vary at places.)
- Get prices on car insurance before making your final selection on the type of car you want to purchase. Different cars have different insurance rates.
- If trading a vehicle in, keep that transaction separate from the new purchase.
- When negotiating price, NEVER disclose what you would like the monthly note to be.

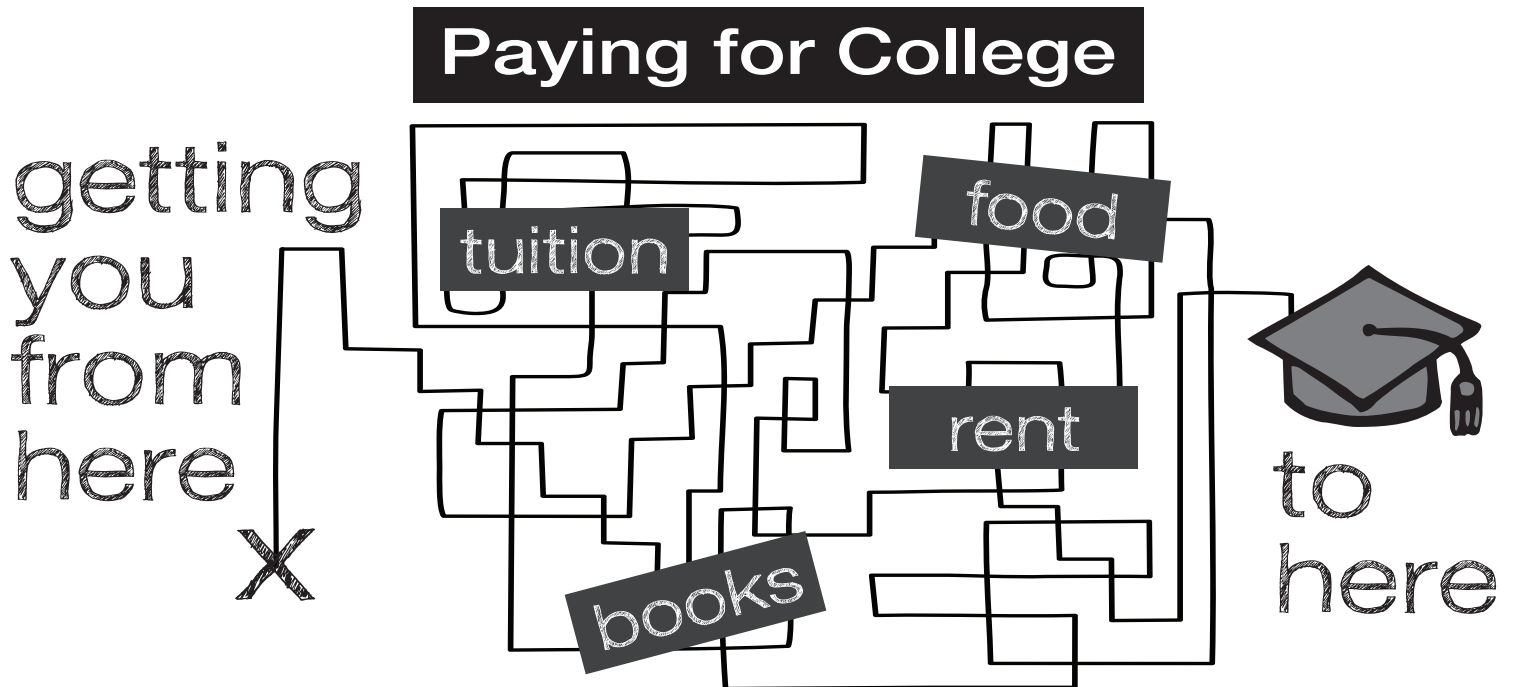
Everyone Can Get a Good Rate at Main Street Financial!

3.00% APR*, 6.00% APR, or 9.00% APR for 60 months

*Annual Percentage Rate is a fixed rate. Debt Ratio must be lower than 45%. Credit history determines the qualifying rate. All loans subject to approval. Existing MSFFCU loans are not eligible for refinance.

The Credit Union Student Choice Private Loan Solution

Unlike for-profit lenders, your Credit Union exists only to serve in the best interest of our members. This allows us to offer private student loans at lower rates and fees than other, more traditional "private" lenders. The most important differences for you are: **zero origination fees, more flexible repayment terms and lower overall rates.** Read more about how to choose student loans, the financial aid process, and our Student Choice program at msfinancialfcu.studentchoice.org.



JOIN THE CONVERSATION! FINANCIAL TIPS, TOOLS, AND RESOURCES.

