

Street Smarts

Presented by

Main Street Financial

Fourth Quarter, 2009

BRANCH HOLIDAYS

Thanksgiving Day, Nov. 26th

Christmas Eve, Dec. 24th
closing @ 1pm

Christmas Day, Dec. 25th

New Year's Eve, Dec. 31st
closing @ 1pm

New Year's Day, Jan. 1st

Martin Luther King Day,
Jan. 18th

President's Day, Feb. 15th

CREDIT & DEBIT CARDS

New Main Street Financial credit cards were mailed on Nov. 19th. New debit cards will mail in January. Please activate the card(s) when you receive them.

NEW FINANCIAL RESOURCE CENTER IN LAKE CHARLES

A new Financial Resource Center opened in Lake Charles in the Prien Lake Mall on October 5th. The full service branch near Kohl's, is open Mon. - Fri. 10am - 6 pm, and Sat. 11am - 5pm.

IS YOUR CONTACT INFO UP TO DATE?

If the Credit Union needs to contact you about your account or if you need to activate a new debit or credit card, we must have the most up to date information for you. You can call 800.436.8328 to update your account.

www.msfinancialfcu.org

IT'S STILL A WONDERFUL LIFE!



AT MAIN STREET FINANCIAL,
LIFE IS STILL WONDERFUL WITH
CREDIT CARD RATES AS LOW AS

6% APR*

CAPTURE LIFE'S PICTURE PERFECT MOMENTS
WITH OUR DESIGN YOUR OWN CREDIT
CARD PROGRAM! GET STARTED TODAY!

*Annual Percentage Rate is a variable rate. Rate is based on credit history & determined by adding 1%, 1.99%, 3%, 3.99%, 7%, 9%, or 17% to the Effective Prime. Effective Prime is based on the "Index" which is the highest Prime Rate as published in Wall Street Journal on the 15th day of the month for the preceding 3 months and is subject to change monthly. Your card will be charged \$9.99 once the image is approved for DesignIt Photocard.

'TIS THE SEASON FOR YOUR YEARLY FINANCIAL REVIEW

Set Financial Goals. Think about what you really want to do with your money. Determine how much these financial goals will cost and divide that by the number of months you have to achieve them. Set aside that amount each month.

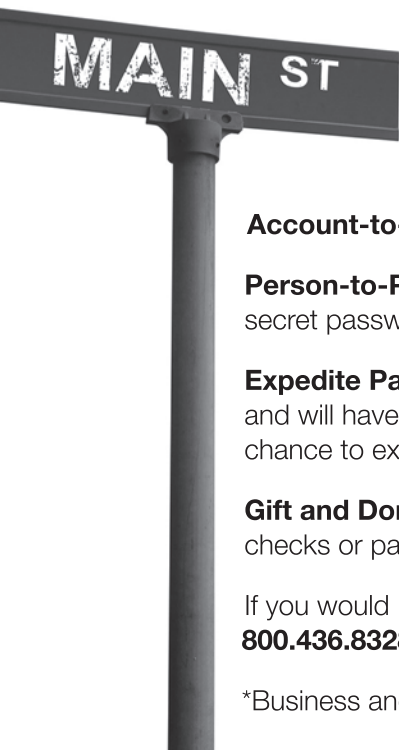
Develop a Budget. Track your monthly expenses, and subtract the total from your income. If more is going out than coming in, reduce your spending or add to your income.

Establish a Savings Plan. Having a few months of living expenses in a savings account provides stability and peace of mind. Make deposits into savings automatic by updating your direct deposit designations.

Review Your Retirement Plan. Make the most of your income by contributing to a tax-deferred retirement plan. Don't miss out on compound interest, and if your employer matches your contributions, it's free money!

Check Your Credit Report. Access your credit reports from each of the three major credit bureaus, review them for accuracy, and dispute any incorrect items. Receive a free copy of each once a year from www.annualcreditreport.com.

We want to help you to achieve lasting financial fitness – which is why we have partnered with BALANCE. As a benefit of Credit Union membership, BALANCE will provide you with free, confidential financial education and counseling. Their professional advisors can help you develop a budget, manage your debt, and review your credit report. Give them a call today at 888.456.2227 or visit www.balancepro.net.



SAVE TIME THIS HOLIDAY SEASON WITH ONLINE BILL PAY!

Just tell us who to pay and how much. We can even pay all of Santa's little helpers that assist you this shopping season! Some of the new time saving features are:

Account-to-Account Transfers. You can transfer funds to and from another Financial Institution!

Person-to-Person Transfers. Pay or transfer money to anyone! All you need is their email address and the secret password that you and your person create.

Expedite Payments. You will know if your payment is being sent electronically or via a paper check in the mail and will have the capabilities to track your check payments through USPS! If needed, you will also have the chance to expedite shipping if a paper check is necessary and you need to get it to a payee sooner.

Gift and Donation Payments. You can customize a check and include a cute little note card and send gift checks or payments. There will be a small fee for this feature.

If you would like to sign up for our free* Online Bill Pay, contact any Financial Solutions Specialist, at **800.436.8328** or email **memberservices@msfinancialfcu.org**.

*Business and Non-Profit Checking accounts are subject to a \$10 set up fee.

NOTICE FOR DEBT CANCELLATION RATE INCREASE

Effective January 1, 2010, the fees you pay for Debt Cancellation Protection on Plans B, C, D, and E are changing. Your new rates will be:

Plan B:	Plan C:	Plan D:	Plan E:
Single: \$3.24	Single: \$1.96	Single: \$1.47	Single: \$1.69
Joint: \$3.65	Joint: \$2.16	Joint: \$1.65	Joint: \$2.16

Please attach this notice to your Debt Cancellation Addendum and loan documents in a safe and secure location.



The best holiday gift for all, Visa Gift Cards! For a small charge of \$2.50, the card can hold from \$25 to \$500. Finish your shopping today!