

YOUR MONEY\$ WORTH

Website: www.kalsee.com

E-mail: kalsee@kalsee.com

PC-TRANS USERS TO AUTOMATICALLY BE SWITCHED TO FREE & PRINTABLE E-STATEMENTS ON JULY 1st, 2009

Most PC-TRANS account holders have switched to free eStatements. However, many still have yet to do so. All remaining PC-TRANS accounts not switched to free eStatements will receive free mailed statements up to and including the June Statement, but will be switched over to free eStatements automatically on July 1st, 2009. After the switch, members with PC-TRANS accounts still wishing to continue receiving a mailed statement will be charged a \$3.00 Mailed-Statement fee. Contact any office. **THIS MANDATORY SWITCH TO FREE E-STATEMENTS ONLY APPLIES TO PC-TRANS ACCOUNT HOLDERS.** If you have already switched your PC-TRANS account's to eStatements, disregard this information.

IMPORTANT:

IF YOU ARE NOT A REGULAR PC-TRANS USER (NO LOGIN FOR SIX MONTHS OR LONGER), YOUR PC-TRANS ACCOUNT(S) WILL BE DELETED. To re-establish your PC-TRANS account(s) with free eStatements, call KALSEE at: (269) 382-7800 or toll free at: (877) KALSEE1.

NON-PC-TRANS ACCOUNT HOLDERS WILL CONTINUE TO RECEIVE MAILED STATEMENTS WITHOUT COST. For additional and helpful information regarding eStatements, logon to www.kalsee.com. ■

DEBT COUNSELING ASSISTANCE

If you are experiencing any credit or debt problems, you are invited to meet with a State licensed debt counselor. We currently have three dates scheduled.

Tuesday, April 21st • Tuesday, May 19th • Tuesday, June 16th

These meetings will be held at the Millcork Street office. Your initial meeting is free, confidential and will take about an hour. You will need to call Kim at KALSEE Credit Union's Millcork Street office at (269) 382-7802 to schedule an appointment.

Please bring the following information with you for the appointment:

- + Paycheck stubs (2 or more preferably)
- + Bank/Credit Union Statements for savings and checking
- + Any and ALL bills
- + Personal debt (family, friends etc.)
- + Previous years taxes (if possible)

Make a note of the dates above. This is by appointment only, so be sure to call ahead for your appointment. Please call; (269) 382-7802. We look forward to meeting you and assisting you with achieving your financial goals. We will make arrangements and announce future dates as they become available. ■



FINANCIAL SERVICES

You are invited to
come to our seminar

WOMEN & INVESTING

**Tuesday, April 14, 2009
6:30 p.m.**

**KALSEE Credit Union
7225 South Westnedge Ave.
Portage, MI 49002**

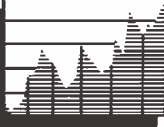
Hosted by:
**Joseph S. Lee,
MEMBERS Financial Services**

To reserve your place, call:
(269) 382-7898

Refreshments will be served.

Representatives are registered, securities are sold, and investment advisory services offered through CUNA Brokerage Services, Inc. (CBSI), member FINRA/SIPC, a registered broker/dealer and investment advisor, 2000 Heritage Way, Waverly, Iowa 50677, toll-free (866) 512-6109. Nondeposit investment and insurance products are not federally insured, involve investment risk, may lose value and are not obligations of or guaranteed by the financial institution. CBSI is under contract with the financial institution, through the financial services program, to make securities available to members.

DIVIDEND NEWS	APY = Annual Percentage Yield	
	Minimum Balance Required to Earn APY	1st Quarter 2009
Regular & Secondary Shares	\$50.00	.51%APY
Christmas Club	\$ 1.00	.51%APY
Vacation Club	\$50.00	.51%APY
High Yield Share Account	\$50.00	
\$0.00 - \$1,999		.51%APY
\$2,000 - \$9,999		.75%APY
\$10,000 - \$19,999		1.00%APY
\$20,000 & Over		1.25%APY
Money Market Club 66	\$2,000.00	Apr. 09
\$2,000 - \$19,999		1.25%APY
\$20,000 - \$74,999		1.50%APY
\$75,000 & Over		1.75%APY
IRA Deposit Accounts	\$100.00	1.60%APY
Certificate of Deposit Rates		
	<u>Regular & IRA CDs</u>	<u>CDs over \$10,000</u>
6 month	2.00%APY	
1 year	2.50%APY	2.60%APY
2 year	2.75%APY	2.85%APY
3 year	3.00%APY	3.10%APY
4 year	3.25%APY	3.35%APY
5 year	3.50%APY	3.60%APY

Statistically Speaking		
As of February 28, 2009		
ASSETS	\$89,499,919.97	
SAVINGS	\$76,113,365.25	
LOANS	\$52,241,340.25	
MEMBERS	22,471	

PUBLISHED QUARTERLY BY



Our Family Serving Yours!

MAILING ADDRESS: MAIN OFFICE:
P.O. Box 3006 2501 Millcork Street
Kalamazoo, MI 49003 Kalamazoo, MI
(269) 382-4236 (269) 382-7800

BRANCH OFFICES:
7225 S. Westnedge Ave.
Portage, MI
(269) 323-9600

316 W. Mosel 427 N. 20th
Kalamazoo, MI Springfield, MI
(269) 382-4236 (269) 962-1224

KALAMAZOO BRANCH OFFICES

LOBBY & DRIVE-THRU HOURS:

Mon-Wed-Thurs-Fri — 9:00 a.m. to 5:00 p.m.

Tuesdays — 10:00 a.m. to 5:00 p.m.

WESTNEDGE DRIVE-THRU HOURS:

Mon-Tues-Wed-Thurs-Fri — 8:30 a.m. to 7:00 p.m.

Saturdays — 9:00 a.m. to 2:00 p.m.

BATTLE CREEK BRANCH OFFICE HOURS:

Mon-Wed-Thurs-Fri — 9:00 a.m. to 5:30 p.m.

Closed Tuesdays

SERVING PEOPLE WHO LIVE, WORK OR ARE EDUCATED IN THE KALAMAZOO AREA

TOLL FREE: (877) KALSEE1

COMING TO A KALSEE LOBBY NEAR YOU! A CELL PHONE CELL-A-BRATION!

Brought to you by

ROE-COMM
YOUR CLEARER CHOICE IN WIRELESS COMMUNICATION!

ROE-COMM, your local Sprint-Nextel experts, will soon visit each KALSEE lobby bearing good news about your cell phone AND your cell phone service.

Scheduled Lobby Visitations 2pm - 5pm ALL Locations:

April 10th at Mosel office

May 15th at 20th St. Battle Creek office

April 24th at Westnedge office

May 29th at Millcork office

STOP BY DURING THE ROE-COMM CELL-A-BRATION VISITS!

- 10% off your **CURRENT OR NEW Sprint-Nextel bill**
- 20% off phone accessories (Vouchers provided)
- **FREE phone troubleshooting (Bring in your phone!)**
- **FREE phone rate analysis (Bring in your bill!)**

ENTER DRAWING TO WIN A FREE BLUE TOOTH HEAD SET
(Drawing held on Monday, June 1st, 2009)

KALSEE SUMMER ENTERTAINMENT SAVINGS

Every year, KALSEE Credit Union provides reduced ticket prices or discount coupons for selected entertainment. Keep this list handy for future reference.



Cedar Point Discount Tickets (Adults)
Michigan Adventure Discount Tickets (Adults)
Barn Theatre Show Member I.D. Card*

*Barn Theatre Family Discount: Show your KALSEE Member ID card and your small group will receive \$.50 off each ticket. Call Barn Theatre for large group discounts.

ALL TICKETS AND COUPONS ARE GOOD ANY DAY OF THE SEASON. CONTACT ANY KALSEE OFFICE FOR ADDITIONAL INFORMATION.

— **THEMEPARK PRICING INFO IS AVAILABE AT: WWW.KALSEE.COM DURING SUMMER SEASON.** —

— HOLIDAY CLOSING —

Please note that all KALSEE Credit Union offices will be closed in observance of the following holiday:

MEMORIAL DAY MONDAY, MAY 25, 2009

INDEPENDENCE DAY SATURDAY, JULY 4, 2009

With so many stores open on Memorial Day and Independence Day, you may need some extra cash. Your KALSEE Credit Union Regular ATM card and MasterMoney TechCheck debit cards give you immediate access to money at most ATM machines.

"DORMANT ACCOUNT" FEE INFORMATION

GUIDELINES: If you are over 17 years of age, your Regular share account is less than \$100, there are no sub-accounts under this account number, and your account has been inactive for more than one (1) year, \$5.00 will be deducted from your account at the end of each calendar month until such time that you use your account. **REMEMBER:** You can easily avoid this dormant account fee by using your Regular share account as well as the many services that your Credit Union offers. (Cashing checks is not considered account activity.) ■

Your savings federally insured to at least \$250,000
and backed by the full faith and credit of the United States Government

NCUA

National Credit Union Administration, a U.S. Government Agency