

YOUR MONEY\$ WORTH

Website: www.kalsee.com

E-mail: kalsee@kalsee.com

NEW BATTLE CREEK OFFICE OPEN FOR BUSINESS!!!

The beautiful, brand new KALSEE office conveniently located just East of N. 20th St. at 1585 W. Dickman Road, is now open! The new Battle Creek Area office (shown below) is open six days a week and features full-service lobby banking, a 24 hour ATM, four drive thru pods with extended hours, a night deposit drop and a brightly lit road-side message board. Feel free to stop by the new office! Branch Manager, Gail and her courteous staff are happy to assist you! Stop on by and enjoy the complete convenience of our new Battle Creek area KALSEE office located on Dickman Road, at the start of the Magnificent Motor Mile!

For your convenience, please note the extended hours for the new Battle Creek area office:



LOBBY

M-W-Th-F
9:00am-5:00pm

Tues 10:00am-5:00pm

DRIVE-THRU

M-W-Th-F
8:30am-6:00pm

Tues 10:00am-6:00pm

Sat 9:00am-12:00pm

TWO NIFTY WAYS TO LOCATE NEARBY SURCHARGE-FREE ATMs!

ADDITIONAL WAYS TO LOCATE SURCHARGE-FREE ATMs ON YOUR CELL PHONE... Text MYCOOP!

Did you know your cell phone can be your own personal mobile ATM Locator? CO-OP Network introduces MYCOOP, an enhancement to their service that allows you to find any of 28,000 surcharge-free CO-OP Network ATMs via text message. It's simple and easy! Here's how:

1. From your cell phone, send a text to MYCOOP (692667). In the body of the text, enter an address (with city, state), zip code or intersection (with city, state).
2. In about 30 seconds, the service will reply with the CO-OP Network surcharge-free ATM nearest to that location.
3. If you want more locations, simply reply MORE to the message and additional surcharge-free ATM locations will be sent to your mobile phone.

This service is FREE and only standard text-messaging rates apply.

GPS UNITS CAN LOCATE SURCHARGE-FREE ATMs TOO!

What could be more convenient than your dashboard GPS unit locating the closest Surcharge-Free ATM for you? Download the most recent Surcharge-Free ATM locations to your Garmin, Tom Tom or other GPS Navigation unit at:

<http://www.cuservicecenter.com/GPSDownloads.aspx>

DON'T WALK... RUN TO KALSEE FOR LOW AUTO LOAN RATES!

- Great New LOWER Auto Loan Rates for KALSEE members with top credit scores!
- As low as 4%! (when combined with KALSEE's Lending Rewards Program!)
- Don't wait! Loan Rates could go up! To learn more, call any KALSEE office today!

PLAN NOW FOR INCOME DURING YOUR RETIREMENT

A Message from



FINANCIAL SERVICES

INVESTMENTS • RETIREMENT • INSURANCE

There's a big difference between not working and not worrying. Yet for millions of Americans, the worrying begins after the working ends. There's inflation... fluctuating investment returns... more taxes... and skyrocketing costs for medicine and health care. You owe it to your family and yourself to retire stress-free, without concern... and that requires a retirement income plan.

A key element of any retirement plan is taking the time to periodically review your finances. Although current income is the main concern of most retirees, the probability of an extended retirement period often makes it essential for retirees to continue to invest for a greater return. It is important to periodically check that your asset allocation still suits your current objectives, time horizon, and risk tolerance; and make any necessary adjustments. How you ultimately allocate your portfolio depends on your personal circumstances.

Is your retirement plan on track? Consider a review of your retirement situation by contacting the:

MEMBERS Financial Services Program

Located at the KALSEE South Westnedge office for a no-cost, no-obligation analysis.

To schedule an appointment with:

Gary R. Verdries, CFP
Call (269) 382-7898

Representatives are registered, securities are sold, and investment advisory services offered through CUNA Brokerage Services, Inc. (CBSI), member NASD/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.

FR01970189RET (05/02)

DIVIDEND NEWS	APY = Annual Percentage Yield	
	Minimum Balance Required to Earn APY	2nd Quarter 2010
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		.65%APY
\$10,000 - \$19,999		.75%APY
\$20,000 & Over		.85%APY
Money Market Club 66	\$2,000.00	July 10
\$2,000 - \$19,999		.75%APY
\$20,000 - \$74,999		1.00%APY
\$75,000 & Over		1.50%APY
IRA Deposit Accounts	\$100.00	1.25%APY
Certificate of Deposit Rates		
	<u>Regular & IRA CDs</u>	<u>CDs over \$10,000</u>
6 month	1.05%APY	
1 year	1.35%APY	1.50%APY
2 year	2.00%APY	2.15%APY
3 year	2.75%APY	2.90%APY
4 year	3.00%APY	3.15%APY
5 year	3.15%APY	3.30%APY

Statistically Speaking	
As of May 31, 2010	
ASSETS	\$114,141,560.89
SAVINGS	\$98,853,444.47
LOANS	\$59,822,456.68
MEMBERS	21,485

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 1585 W. Dickman
 Kalamazoo, MI Springfield, MI
 (269) 382-4236 (269) 962-1224

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 DRIVE-THRU HOURS:

Mon-Wed-Thurs-Fri — 8:30 a.m. to 6:00 p.m.
 Tuesdays — 10:00 a.m. to 6:00 p.m.
 Saturdays — 9:00 a.m. to 12:00 p.m.

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

TOLL FREE : (877) KALSEE1

THEMEPARK INFO

Please Note Changes For This Year:

- Cedar Point Adult Tickets will be available. Call any office for ticket price information.
 - Barn Theatre will be closed for the 2010 Summer Season, but hopes to re-open next year.
- For additional Barn Theatre info, visit www.barntheatre.com**

KALSEE IS THE PLACE FOR GREAT CD RATES HERE'S WHY!

Have you been looking for a landing place for a higher CD rate yield for your hard-earned money? Look no further than KALSEE! A national rate monitoring website (RateWatch) clearly shows that KALSEE has consistently higher CD rates across all terms! So there's no need to go anywhere other than KALSEE for great CD rates. Stop by any KALSEE office for all the details! ■

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.

Thursday, July 8th • Tuesday, August 10th • Thursday, September 9th

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. ■

"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