

YOUR MONEY\$ WORTH

Website: www.kalsee.com

E-mail: kalsee@kalsee.com

NEW BATTLE CREEK OFFICE OPENING SOON!!!

A beautiful new KALSEE office conveniently located just East of N. 20th St. at **1585 W. Dickman Road** is poised for opening later this Spring or early Summer. Our great new Battle Creek Area office will feature full-service lobby banking, a 24-hour ATM, Drive-thru lanes with extended hours, a night deposit drop and a brightly lit road-side message board. Enjoy the complete convenience of our new KALSEE office located at the start of the Magnificent Motor Mile! ■



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 13th • Tuesday, May 11th • Thursday, June 10th

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. ■

When Should You Retire ?

A Message from



FINANCIAL SERVICES

Oh, what a difference a year (or two) makes! The age you choose to retire can make or break your best-laid plans. Why? Because this decision affects your finances in two ways. First, by waiting a year, you delay spending your retirement nest egg by one year. Second, not only do you delay spending your retirement savings, but you gain another year to put more money away for your retirement.

How do most people decide?

Recent industry research* found the usual reasons people choose a retirement date include: the thought that they had reached a socially acceptable age to retire; had unpleasant experiences at work; were offered generous retirement packages; or they had reached the age their parents retired. While these emotional reasons are very real, this study shows that very few people select a retirement date **after** they've determined (through a financial analysis) that they have accumulated enough savings to sustain them through retirement. In other words, it seems age, rather than assets, is the normal gauge used to determine a retirement age.

Do Your Numbers Add Up?

You can approach retirement with a greater peace of mind with a thorough retirement income analysis made available to all of our members through **MEMBERS Financial Services located at the S. Westnedge Branch**. This analysis will walk you through the many risks retirees face including longevity (living longer than planned), inflation, market volatility, low interest rates and healthcare costs. Don't make the mistake of just making an intuitive decision about retirement. By combining your intuition, with a thorough look at your "numbers," you can approach retirement with a **game plan**, not worries. **Call Gary R. Verdries, CFP at 269-382-7898 to set up your complementary retirement analysis today.**

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 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	Apr 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		
	Regular & IRA CDs	CDs over \$10,000
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 February 28, 2010	
ASSETS	\$108,170,413.73
SAVINGS	\$93,154,143.06
LOANS	\$58,116,617.86
MEMBERS	21,573

PUBLISHED QUARTERLY BY



Our Family Serving Yours!

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

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

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

SAVE TO WIN; WHAT A CONCEPT!!!

Imagine a KALSEE Savings certificate and a raffle entry ticket. Throw them in a blender and you get the incredible SAVE-TO-WIN savings incentive program! The SAVE-TO-WIN program combines the fun and excitement of winning money with the importance of saving money.

Throughout the year, there are lots of monthly cash prize drawings from both local (KALSEE) and state-wide levels for participants including a \$100,000 Grand Prize for one lucky credit union member next January, 2011!

You're entered with every \$25 deposited into your SAVE-TO-WIN Certificate! (maximum ten \$25 entries per month)

To learn more about this wildly popular savings program, log-on to kalsee.com or call any KALSEE office! ■

— HOLIDAY CLOSING S —

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

MEMORIAL DAY MONDAY, MAY 31, 2010

INDEPENDENCE DAY SUNDAY, JULY 4, 2010

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.

BLIPS AND BILLBOARDS

REMINDER!!! If you have an automatic withdrawal coming from your savings account, please keep enough in your account to cover the transaction and the \$25.00 minimum balance required. ■

ACCOUNT SECURITY Always protect your personal information and remember that we never contact you by phone or e-mail asking for your personal information. ■

EXCEPTIONALLY 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! To learn more, call any KALSEE office today!!! ■

"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 other 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