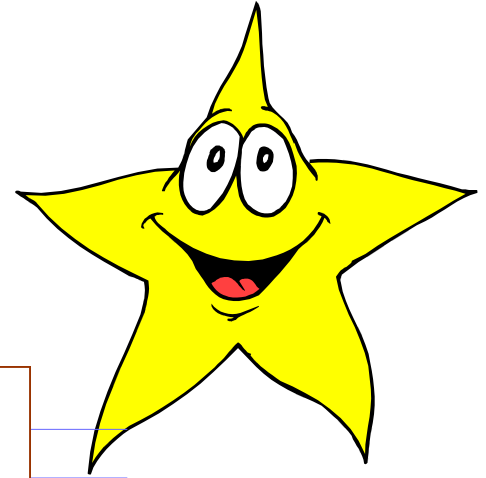


## All Star Saver Newsletter



### \*Trivia Question\*

What is one significant difference between a Credit Union and a Bank?

See the answer below.

**LOCAL.  
TRUSTED.  
SERVING  
YOU.**<sup>TM</sup>

Hi All Star Savers!

Celebrate with M/A-COM FCU in honor of **International Credit Union Day Thursday, October 21st!** Credit Unions are a non-profit cooperative serving members all across the world. Credit Unions strive to serve their members through offering financial education to help their members make better financial decisions which will help them accumulate greater savings and wealth.

Included in this newsletter is a coloring page. **MFCU All Star wants to help YOU accumulate savings with MFCU. As an incentive, MFCU will reward you for being an All Star Saver with a \$5.00 incentive deposit to your MFCU savings account if you follow these simple steps!**

1. Make a small deposit into your MFCU Savings Account - no matter how small! All efforts are a step in the right direction towards becoming a better saver!
2. Return the coloring page with your artistic touch to:  
M/A-COM FCU (Attn: All Star)  
83 Merrimack Street  
Lowell, MA 01852
3. **VERY IMPORTANT:** Include your first and last name on the top of the coloring sheet
4. To earn \$5.00 incentive, **return coloring sheet & deposit to MFCU no later than November 15th, 2010.**

Trivia Question Answer:

Credit Unions are non-profit, profits directly **benefit the members** of the credit union through better rates, improved technology, branches and more! Credit Union Board of Directors are made up of volunteer Credit Union members. At a Credit Union if you are not satisfied with the Credit Union, you can run to be elected to the Credit Union Board of Directors.

Banks are for profit, the income generated goes into the hands of the shareholders.

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