



September 27, 2017

Name
Address
City, State Zip

As the date for conversion of Menominee Area Credit Union's records into CoVantage's computer system draws near, we would like to share a few details regarding your **Christmas Club account with Menominee Area Credit Union:**

- On Saturday, September 30, the balance of your Christmas Club account will be transferred to your savings account.
- On Sunday, October 1, your MACU Christmas Club will be re-opened as a CoVantage Christmas Club account and will earn a more favorable rate. The current rate on a CoVantage Christmas Club is .55% APY (Accurate as of 9/25/17.)
- Going forward, the account balance on your CoVantage Christmas Club will be paid out on October 31 each year. The funds will be automatically transferred to your CoVantage savings account.

If you have any questions, please call me at 906-863-3854. **The Menominee staff and I look forward to serving you as CoVantage Credit Union when we open our doors on Monday, October 2!**

Sincerely,

A handwritten signature in black ink that reads 'Mindy K. Brezsko'.

Mindy Brezsko
Menominee Branch Vice President