

Discoveries

Issue 14: September 2011



Call for Candidates

The Quest Federal Credit Union will hold its Annual Meeting on March 24, 2012 at the Hardin County Armory at 6:30pm. Any eligible voting member interested in petitioning for inclusion on the 2012 Ballot for Board of Directors or Credit Committee may request a petition packet in writing by contacting the Nominating Committee Chair in writing no later than November 15, 2011.

All petition packets must be returned in its entirety to the Nominating Committee Chair no later than December 30, 2011. Quest Federal Credit Union · Attn: Nominating Committee Chair · 12837 State Route 68 South · Kenton, Oh 43326. (9/30/10 – newsletter)

Addendum - Call for Candidates (Election by Acclamation) – Let this addendum serve as notice that per the bylaws of the Quest Federal Credit Union, if there is only one nomination for each board position opening and no candidate(s) by petition, it will be determined that there is no contest by the Nominating & Supervisory Committees and no ballot will be mailed.

Over-the-Counter Sales of Paper Savings Bonds Ending in 2011

Members can buy electronic bonds online at www.treasurydirect.gov

The U.S. Department of the Treasury will end over-the-counter sales of paper savings bonds on December 31, 2011, including sales through financial institutions and applications mailed directly to the Federal Reserve Bank by customers. This move is expected to save taxpayers an estimated \$70 million over the next five years.

Although paper bonds are being discontinued, electronic Series EE and Series I Savings Bonds will remain available for purchase via TreasuryDirect. This secure, web-based system, operated by the Bureau of the Public Debt, has been used by investors since 2002 to purchase savings bonds online.

As a trusted resource for savings bond buyers, we can serve our customers by making them aware of these changes and explaining how they can use TreasuryDirect to buy electronic bonds.

If you have any questions please feel free to contact Tammy Sherman, VP of Branch Operations at 419-675-2322 ext. 1201.

Source: U.S. Department of the Treasury, Bureau of the Public Debt

Member Service Award Winners

Thank you for the overwhelming response to our Member Service Award. Congratulations to Jessica Minter, Vickie Roszman, Jennifer Nelson and Kim Beach winners of the award.

Loan Special

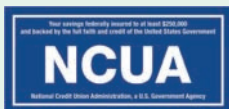
Loan Special .25% off any new used or refinanced Auto from another institution .25% off our already low rates on Personal loans* to qualified borrowers. Offer ends 10/31/11.

Holiday Closings;

October 10th - Columbus Day
November 11th - Veterans Day
November 24th - Thanksgiving
December 26th - Christmas
January 2, 2012 - New Years

We've Got An App For That!

Quest Federal Credit Union now has a link that iPad or iPhone users can download to their desktop for a direct link to It's Me 24/7 Online Banking!



Current Rates

Regular Share	.15%
Money Market	
Basic \$500 - \$10,000	.65%
Bronze \$10,001 - \$50,000	.75%
Silver \$50,001 - \$100,000	.80%
Gold \$100,001 - \$150,000	.85%
Platinum \$150,001+	.90%
Variable IRA	2.10%

*rates subject to change

The Holiday Season

Let us help you get a jump start on your holiday shopping with a .25% off our already low rates on Personal loans. Don't let this great rate pass you by offer ends October 31, 2011!

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