



Rates as low as 3.49%APR*

*APR = Annual Percentage Rate. To qualified borrowers.

www.cfcuonline.com

JANUARY | 2011

Banking Made Better

Founded and chartered in September of 1974, to serve members of the construction trades and their families, we have been providing unmatched personal service ever since.

Join us and experience banking made better, service the way it used to be.

Helping people live better lives is what we do, everyday.

- Personal & Business Checking & Savings Accounts
- Direct Deposit
- ATM Access 24/7
- Auto, Home, Boat Loans
- VISA
- IRAs
- Money Market Accounts
- Certificates of Deposit
- Home Equity Lines of Credit
- Online Home Banking Access 24/7

HOURS

Main Office: Monday - Friday 9-5pm

Branch Offices: Weekdays 9-7pm
Saturday 9-2pm

24-hour ATM service available at all locations.



Building Together

Dear Valued Member/Owners,

Happy New Year 2011!

A brand New Year is upon us and so too is the opportunity to make life better.

Your credit union is strong and is growing stronger each month. While some other financial institutions are struggling with deteriorating overall conditions, CFCU still incredibly stands against the odds and continues to enjoy steady growth and a very stable, healthy loan portfolio. Your credit union has a 5 Star Superior Rating and has once again recently achieved superior audit results.

I want to remind you that CFCU is a rare place in a world that is in financial disarray. If banking with us has given you some comfort or if we have succeeded in making you feel like family, please extend my personal invitation to join us, to your extended family. They will be welcomed warmly.



*If you think you are beaten, you are;
If you think you dare not, you don't!
If you'd like to win, but you think you can't,
It's almost certain you won't.
If you think you'll lose, you're lost;
For out in the world we find
Success begins with a fellow's will;
It's all in the state of mind!*

~Author Unknown

I am so proud to serve you. Thank you for making us one of the strongest credit unions in America. Think good thoughts, be positive, and never give up. Never.

Thanks for your loyalty.

Jim

James M. Finn
President & Chief Executive Officer
jfinn@cfcuonline.com



5-Star Standards

Bauer Financial, an independent national bank and credit union rating service, has once again given CFCU a 5-Star Superior Rating. This exceptional rating indicates the continued strength and stability of Construction Federal Credit Union.

Main Office:

21800 W. Ten Mile Rd., Suite 110 • Southfield, MI 48075 | Main Number: (248) 358-4140 • Fax: (248) 358-2452

Ann Arbor: 4687 Washtenaw
Canton: 5810 N. Sheldon Rd.
Detroit-Eastside: 11190 Gratiot Ave.
Detroit-Northwest: 18463 Livernois
Garden City: 30094 Ford Road
Grandville: 3022 28th Street SW

Jackson: 1238 McDevitt Ave.
Kalamazoo: 6286 S. Westnedge
Lansing: 6250 S. Cedar Street
Livonia: 33036 W. 7 Mile Road
Madison Heights: 1419 W. 14 Mile Rd.

Novi: 41690 W. 10 Mile Road
Redford: 25489 Grand River
Riverview: 19040 W. Fort Street
Rochester Hills: 925 E. Auburn
Southfield: 23647 Greenfield Rd.

St. Clair Shores: 31065 Harper
Sterling Heights: 43722 Schoenherr
Taylor: 22605 Ecorse Road
Walker: 3286-0 Alpine NW
Waterford: 5150 Highland Road (M-59)

RATES**Savings & Certificate Programs****MINIMUM INVESTMENT APY***

Savings Account	\$250	0.25%
Checking Account	\$250	0.10%
Non-Member Check Cashing		\$10.00
Money Market (Checking) Account	\$2,500	0.25-0.35%
Share Certificates		
1 month	greater than \$10,000	0.13%
2 month	greater than \$10,000	0.17%
3 month	less than \$10,000	0.23%
3 month	greater than \$10,000	0.27%
6 month	less than \$10,000	0.37%
6 month	greater than \$10,000	0.49%
12 month	less than \$10,000	0.65%
12 month	greater than \$10,000	0.68%
12 month Jumbo	greater than \$100,000	0.80%
18 month	less than \$10,000	0.75%
18 month	greater than \$10,000	0.80%
24 month	less than \$10,000	0.90%
24 month	greater than \$10,000	0.98%
30 month	less than \$10,000	1.03%
30 month	greater than \$10,000	1.05%
36 month	less than \$10,000	1.15%
36 month	greater than \$10,000	1.15%

All accounts must maintain a \$250 balance to receive a monthly dividend. Accessed fees could affect annual yield, up to 90 day penalty for early withdrawal on certificate of deposit accounts.

IRAs Jumbo greater than \$100,000 **0.85%**

Advantages to Credit Union IRAs

- Insured up to \$250,000.00 by full faith and credit of US Government
- No Loading Fees
- No annual fees for maintaining the account
- No hidden penalties for early withdrawal (other than those by IRS)
- Deposit can be made through the convenience of payroll deduction
- Earnings paid and compounded quarterly

Loans **APR****
Loan Secured by Shares **5.00%**

Vehicles 2007-2010
Up to 24 months **3.49%**
Up to 60 months **4.00%**
Up to 72 months **4.25%**

Vehicles 2002-2006
Up to 60 months **4.60%**

Vehicles 1999-2001
Up to 60 months **5.00%**

Vehicles 1997 & below
Up to 48 months **5.875%**

Line of Credit **8.00-11.00%**

Home Improvement
Up to 120 months **5.875%**

30 Year Fixed - First Mortgage **4.85%**

15 Year Fixed - First Mortgage **4.65%**

5 Year Fixed Balloon - First Mortgage **4.55%**
Amortized over 30 years

HELOC
PRIME RATE as published in the Wall Street Journal, PLUS 1.00% MIN APR is 5.00%; MAX APR is 12.00%

New Boats 2005-2007
Up to 120 months **5.15%**

Boats 2004 & older
Up to 120 months **5.55%**

Recreational Vehicles **5.75-8.00%**

VISA Platinum Preferred **6.87%**

VISA Classic **11.99%**

Rates are subject to change to meet market conditions. Please contact the Credit Union for updates.

* APY = Annual Percentage Yield.

** APR = Annual Percentage Rate.



NCUA Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government

National Credit Union Administration, a U.S. Government Agency

Media Release

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customerservice@bauerfinancial.com

FOR IMMEDIATE RELEASE:**5-Star Construction Federal Credit Union
One of the Nation's Strongest Credit Unions**

October 2010: Construction Federal Credit Union, Southfield, Michigan has once again earned the highest rating for strength and stability from **BAUERFINANCIAL, Inc., Coral Gables, Florida**, the nation's credit union rating firm. Earning Bauer's coveted 5-Star Superior rating indicates that Construction Federal Credit Union is one of the strongest credit unions in the country excelling in such areas as capital adequacy, delinquent loan levels and profitability. In fact, Construction Federal Credit Union has earned this top rating for the past 55 consecutive quarters. Having earned a 5-Star rating for more than ten years running, Construction Federal Credit Union has earned itself the added distinction of being an Exceptional Performance Credit Union.

"There has been a lot of debate recently about how much capital financial institutions should have on hand," explains Karen L. Dorway, president of BAUERFINANCIAL. "That has never been a question here at Bauer. A sizeable capital cushion, like Construction Federal Credit Union has, can make all the difference in an economic crisis. With twenty-seven years to back us up, Bauer has always worked on the premise that capital is king. I am sure Construction Federal Credit Union's members will agree."

Established in 1974, Construction Federal Credit Union has been proudly serving members for 36 years. It operates through several conveniently located offices in Michigan and can also be found on the internet at www.cfcuonline.com.

Construction Federal Credit Union: "Banking Made Better."

BAUERFINANCIAL, Inc., Coral Gables, Florida, the nation's leading independent bank and credit union rating and research firm, has been reporting on and analyzing the performance of U.S. banks and credit unions since 1983. No institution pays BAUERFINANCIAL to rate it, nor can any choose to be excluded. Consumers may obtain star-ratings by visiting www.bauerfinancial.com.

BAUERFINANCIAL, Inc. P.O. Box 143520, Coral Gables, FL 33114

Holiday Closings

**BIRTHDAY OF
MARTIN LUTHER KING, JR.**
Monday, January 17, 2011

**BIRTHDAY OF
GEORGE WASHINGTON**
Monday, February 21, 2011