

# Banking Made Better

Founded and chartered in September of 1974, to serve the members of the Construction Association of Michigan 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 SC24 ATM service available at all locations.



*"Proudly Serving the  
Construction Association of  
Michigan and their Families"*



## Building Together

Dear Valued Member/Owners,

It has been my very real pleasure to meet many of you. I appreciate the kind words many of you have shared with me, and for making me feel welcome.

Construction Federal Credit Union is at an exciting place in its evolution; we are embracing technology and moving forward with a number of enhancements. I want to ask all of our valued members to help us expand our family by encouraging your family and fellow Construction Association of Michigan members to join us. I need your help in growing; please remember that your loyalty through membership and deposits keeps a trusted and needed service available to the hard working members of the construction trades.

**As an incentive, now through April 30, 2007, any new checking account opened will receive its first set of basic checks by Deluxe, free of cost.**

**Also, Direct Deposit accounts established now through April 30, 2007, will receive a \$25.00 credit, as our "thank-you" for your business.**

This is a great time to simplify your life and free up your lunch hour by automating your banking. REMEMBER: our ABA number is **272478130**.



Get your tax refund faster  
with Direct Deposit >>  
see form 1040EZ, line 11



Our Web/Home Banking Site ([www.cfcuonline.com](http://www.cfcuonline.com)), allows you to obtain a copy of share drafts, view and print your current and last three statements, request a withdrawal, and transfer funds between accounts, giving you "at home control" 24/7. Also, we will be introducing the convenience of "Auto Bill Pay" very soon.

Considering home improvement, a well deserved vacation, payment of taxes or tuition, need the convenience of a CFCU VISA?

*Call your credit union today; we have money to lend!*

We are banking made better. Thanks for your loyalty.

*Jim*

James M. Finn  
President & Chief Executive Officer  
[jfinn@cfcuonline.com](mailto:jfinn@cfcuonline.com)



## Main Office:

21800 W. Ten Mile Rd., Suite 110  
Southfield, MI 48075

Main Number: (248) 358-4140  
Facsimile: (248) 358-2452

*"22 Michigan Locations to Serve You"*

**Ann Arbor:** 4687 Washtenaw  
**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)  
**Credit Union FSC:** 5810 N. Sheldon Rd.

# RATES

## Current Savings & Certificate Programs

	MINIMUM INVESTMENT	APY*
Savings Account	\$250	0.80%
Checking Account	\$250	0.65%
Money Market (Checking) Account	\$2,500	1.75-2.25%
Share Certificates		
6 month	\$1,000	4.00%
12 month	\$1,000	4.25%
30 month	\$1,000	5.25%
Money Market Certificates		
6 month	\$10,000	5.00%
12 month	\$10,000	5.00%

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 4.25%

Loans APR\*\*

Full Share Pledge 6.50%

Vehicles 2004-2007

Up to 24 months 6.50%

Up to 60 months 7.00%

Up to 72 months 7.50%

Vehicles 1999-2003

Up to 60 months 8.00%

Vehicles 1997 & below

Up to 60 months 8.25%

Vehicles 1995 & below

Up to 48 months 8.25%

Line of Credit 9.00-12.00%

Home Improvement

Up to 84 months 8.25%

Home Equity

80% Equity & Less

PRIME - 8.25% - 1% ARM

80.01% Equity & Greater

PRIME - 8.25% + 1% FIXED

New Boats 2005-2007

Up to 120 months 7.50%

Boats 2004 & below

Up to 120 months 8.00%

RV New/Used 7.25-10.00%

VISA Platinum 11.99%

VISA Classic 13.99%

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

\* APY = Annual Percentage Yield.

\*\*APR = Annual Percentage Rate.



BANKING MADE BETTER

## The Advantages of Direct Deposit

In the "old days" you would receive a paycheck from your employer, drive to the Credit Union, and deposit it into your account. But today, there's a better way! Direct Deposit is a reliable, automatic service that saves time and eliminates the danger of lost or stolen checks.

### DIRECT DEPOSIT is simple.

- Once you have signed up for Direct Deposit, you don't have to go to the credit union to deposit checks.
- Your money is automatically deposited into your account on time, every time – and you don't have to be at work – or even in town!

### DIRECT DEPOSIT is safe.

- Direct Deposit payments never get lost.
- Direct Deposit is confidential. Money is transferred electronically and passes through fewer hands than a check.
- Problems with Direct Deposit, which are rare, are quickly resolved.

### DIRECT DEPOSIT is smart.

- Direct Deposit gives you access to your money earlier than check deposits. There is no waiting for checks to clear.
- Direct Deposit puts you in charge of your money. Financial planners recommend Direct Deposit as one step towards gaining control of your finances.
- With Direct Deposit, you decide how to divide your pay among your accounts and it will be done automatically.
- Employers will issue a payment summary for every deposit that will look like your paycheck stub looks today. It will show your deductions for taxes, and other obligations, and will reflect the balance that was deposited into your account(s).

From now through the end of April, we are offering a **\$25.00 credit** for new Direct Deposit accounts. Contact your human resources department to sign up for Direct Deposit of your paycheck, or give us a call if you would like more information.



## Our Website Is Your Very Own "Branch"

We are always happy to serve our members in person. But you can also get information on our products and services, manage your accounts, or apply for a loan from the comfort of home – any time of the day or night.

Our website, [www.cfcuonline.com](http://www.cfcuonline.com), is designed to make your busy life a little easier, with helpful content including current rates, our secure Home Banking service, a convenient loan application and much more. We will soon offer online Auto Bill Pay as well.

Visit us online today, and check back often to see what's new.

## Annual Meeting Announcement

All of our members are welcome to attend the Annual Meeting. We encourage you to join us, to learn more about the current status and future plans of your Credit Union.

**DATE:** Tuesday, April 17th

**TIME:** 5:00 p.m.

**PLACE:** Construction Association of Michigan Board Room  
43636 Woodward Ave.  
Bloomfield Hills, MI 48302-3204

## Holiday Closings

**GOOD FRIDAY** Friday, April 6

**MEMORIAL DAY** Monday, May 28

**INDEPENDENCE DAY** Wednesday, July 4

