



Celebrating 35 Years!

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 ATM service available at all locations.



Building Together

Dear Valued Member/Owners,

A lot of people in Michigan, including many of our Members, are hurting financially. We remain optimistic and hopeful that our economy will stabilize.

With times being as difficult as they are, with so much of the financial world in disarray, I hope you can find comfort in knowing that your deposits and investments with CFCU, remain safe and sound. We continue to maintain a 5 Star Superior Rating, tremendously reduced expenses, improved service, enhanced technology, enhanced product offerings, little or no delinquency, increased dividends, and we just recently completed a regularly scheduled Federal Examination that found zero exceptions in any area.

We are proud of these accomplishments and want you to know that you can sleep well at night. As of October 3, 2008, Federal Insurance on individual deposits with CFCU, stands at \$250,000.00.

If you are doing any of your banking elsewhere, why? If you know of someone that can benefit from doing business with us, please tell them to visit our website and click on "Join Us."

Times are indeed tough, and armed robberies are becoming increasingly common, unfortunately. To protect our employees, CFCU will now require identification to enter lobby areas by enacting a locked door policy that will be controlled through an easy to use, but effective security system. Anyone not able to identify themselves as a Member, will be required to transact business with us by drive thru. We know that you rely on wholesome and friendly service, this will not change. Your patient understanding of our responsibility to provide a safe environment for all is appreciated.

Think good thoughts, be positive, and never give up. Greatness comes when you are really tested.

"For myself, I am an optimist - it does not seem to be much use being anything else."

– Winston Churchill

Thanks for your loyalty.

Jim

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



Save Time With Direct Deposit

How would you like to save yourself some gas, and save a lot of time? With Direct Deposit you can go straight home on payday, because your money is placed directly into your account. **Sign up now and enjoy a \$50.00 bonus!**



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	0.80%
Checking Account	\$250	0.65%
Non-Member Check Cashing		\$10.00
Money Market (Checking)		
Account	\$2,500	1.50-2.25%
Share Certificates		
1 month	greater than \$10,000	2.25%
2 month	greater than \$10,000	2.25%
3 month	less than \$10,000	2.30%
3 month	greater than \$10,000	2.95%
6 month	less than \$10,000	2.50%
6 month	greater than \$10,000	3.05%
12 month	less than \$10,000	3.00%
12 month	greater than \$10,000	3.15%
12 month Jumbo	greater than \$100,000	3.625%
18 month	less than \$10,000	3.10%
18 month	greater than \$10,000	3.15%
24 month	less than \$10,000	3.20%
24 month	greater than \$10,000	3.25%
30 month	less than \$10,000	3.25%
30 month	greater than \$10,000	3.35%
36 month	less than \$10,000	3.35%
36 month	greater than \$10,000	3.50%

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 **4.125%**

- 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 **7.00%**

Vehicles 2005-2008
 Up to 24 months **5.75%**
 Up to 60 months **6.125%**
 Up to 72 months **6.25%**

Vehicles 2000-2004
 Up to 60 months **6.85%**

Vehicles 1997-1999
 Up to 60 months **7.25%**

Vehicles 1996 & below
 Up to 48 months **8.20%**

Line of Credit **9.00-12.00%**

Home Improvement
 Up to 120 months **7.675%**

30 Year Fixed - First Mortgage **6.625%**
15 Year Fixed - First Mortgage **6.125%**

5 Year Fixed Balloon - First Mortgage **5.125%**
 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 **6.50%**

Boats 2004 & older
 Up to 120 months **7.50%**

Recreational Vehicles **7.75-10.00%**

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.

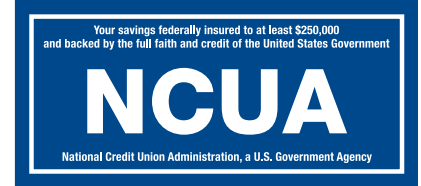


Your Money Is More Safe Than Ever

Your deposits at CFCU have always been secure, with federal deposit insurance through the National Credit Union Administration (NCUA). And now, the government has approved a time governed increase on deposit insurance which will help our members rest easy during troubled times.

Here's what you need to know:

- Your deposits are insured up to \$250,000 per depositor.
- IRAs remain insured up to \$250,000 per depositor.
- The NCUA insurance fund is backed by the full faith and credit of the United States Government.



If you have family members that are looking for stable, secure options for their hard-earned money, then this is the perfect time to encourage them to join CFCU. Everyone is welcome, from baby to Grandma. You will all sleep better at night knowing your money is in good hands.



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.

35 Years of Banking Made Better

And Many More Years To Come!

We are excited about our 35th Anniversary, not only because it represents our past success, but also because this landmark indicates our strength going forward.

With a solid asset base, a strong loan portfolio and the highest levels of federal deposit insurance, CFCU is here to support your financial success. You can turn to us with confidence for any financial needs. Thank you for playing a part in our proud 35-year history.

Holiday Closings

Martin Luther King, Jr. Day
 Monday • January 19

George Washington's Birthday
 Monday • February 16