



Celebrating 35 Years!

# 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,

Fall is here, the leaves are again falling, and the world has been through a lot. I sincerely hope that this note finds you and those you care about hopeful.

Each and every one of us needs to offer encouragement to those we are around; that is the true seed of recovery.

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

We have not only improved and added to services offered, but continue to enhance our technology, and in doing so, continue to cut our operating costs. With very strong and careful oversight, a conservative approach and the security of federal deposit insurance, your credit union remains a place in which you can have deep confidence.

Some time ago, I announced the creation of the **Robert J. Chaldecott/CFCU Scholarship** and the **Marion A. Crowe/CFCU Scholarship**, to honor two long term leaders and to give back to our community. If you are a Member, or the child of a Member, you may submit a brief essay on why you are deserving of this assistance for post secondary education, by November 9, 2009, in care of our Main Office.

Please remember and make a note to remind yourself, that we will again be collecting non-perishable foods beginning November 30, 2009, for the benefit of those needing some assistance around the Holidays. Your support of this effort is welcome and appreciated.

*“Any fact facing us is not as important as our attitude toward it, for that determines our success or failure. The way you think about a fact may defeat you before you ever do anything about it. You are overcome by the fact only because you think you are.”*

– Norman Vincent Peale

Think good thoughts, be positive, and never give up. Your credit union is in great shape. We are banking made better.

Thanks for your loyalty.

*Jim*

James M. Finn  
President & Chief Executive Officer  
[jfinn@cfcuonline.com](mailto: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	0.50%
Checking Account	\$250	0.35%
Non-Member Check Cashing		\$10.00
Money Market (Checking) Account	\$2,500	1.00-1.30%
Share Certificates		
1 month	greater than \$10,000	1.08%
2 month	greater than \$10,000	1.12%
3 month	less than \$10,000	1.20%
3 month	greater than \$10,000	1.32%
6 month	less than \$10,000	1.43%
6 month	greater than \$10,000	1.69%
12 month	less than \$10,000	1.95%
12 month	greater than \$10,000	2.03%
12 month Jumbo	greater than \$100,000	2.15%
18 month	less than \$10,000	2.05%
18 month	greater than \$10,000	2.10%
24 month	less than \$10,000	2.25%
24 month	greater than \$10,000	2.33%
30 month	less than \$10,000	2.40%
30 month	greater than \$10,000	2.45%
36 month	less than \$10,000	2.52%
36 month	greater than \$10,000	2.60%

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 **2.63%**

### 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%**

<b>Vehicles 2005-2009</b>	
Up to 24 months	5.50%
Up to 60 months	5.875%
Up to 72 months	6.125%
<b>Vehicles 2001-2005</b>	
Up to 60 months	6.375%
<b>Vehicles 1998-2000</b>	
Up to 60 months	6.875%
<b>Vehicles 1997 &amp; below</b>	
Up to 48 months	7.60%
<b>Line of Credit</b>	<b>9.00-12.00%</b>
<b>Home Improvement</b>	
Up to 120 months	7.375%
30 Year Fixed - First Mortgage	6.00%
15 Year Fixed - First Mortgage	5.375%
5 Year Fixed Balloon - First Mortgage	4.99%
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%**

<b>New Boats 2005-2007</b>	
Up to 120 months	6.25%
<b>Boats 2004 &amp; older</b>	
Up to 120 months	6.95%
<b>Recreational Vehicles</b>	<b>7.25-10.00%</b>
<b>VISA Platinum Preferred</b>	<b>6.87%</b>
<b>VISA Classic</b>	<b>11.99%</b>

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

## A CFCU Credit Card Is Always A Smart Choice

As you may know, Congress recently enacted a credit card reform bill, designed to put a stop to the high fees, high rates and sneaky tricks of some credit card companies. Fortunately, as a member of CFCU you have a better choice.

Our VISA Cards provide exceptional rates and low fees, as well as the convenience and service you deserve. Why not apply today? Just call or stop by, or visit [www.cfcuonline.com](http://www.cfcuonline.com) to apply from the comfort of home.

**VISA PLATINUM PREFERRED**  
**6.87% APR\***

**VISA CLASSIC**  
**11.99% APR**

**VISA**

\*APR = Annual Percentage Rate. Credit cards issued upon approval of credit. Rates and terms subject to change without notice. Contact the Credit Union for complete details.

## Save Time With Direct Deposit

Wouldn't it be nice to go straight home on payday, knowing your money is safe and sound in your CFCU account? Direct deposit is reliable, automatic, and free of charge. **Sign up now and enjoy a \$50.00 bonus!**

## Protect Your Identity

CFCU understands how important it is to safeguard your personal and account information. We have many different levels of security in place to help keep your identity safe and sound.

You can help safeguard your identity and protect your accounts by taking some simple preventative steps. Remember, information such as your Social Security Number, your PINs and your credit card numbers are as good as gold in the hands of thieves. Visit [www.cfcuonline.com](http://www.cfcuonline.com) and click on "Identity Protection" to learn more.

## Holiday Closings

**THANKSGIVING**  
 Thursday, November 26 • Friday, November 27

**CHRISTMAS**  
 Thursday, December 24 • Friday, December 25

**NEW YEAR'S**  
 Thursday, December 31 • Friday, January 1, 2010