



# 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,

Many good things are happening at CFCU, and it is all being done for you. Our website, [www.cfcuonline.com](http://www.cfcuonline.com), has been completely overhauled and enhanced to include the convenience of Auto Bill Pay, with full encryption and multi factor authentication to protect your online banking. This feature is easy to use and I would like to encourage all of our valued members to take a look. You can register in less than 3 minutes, by calling the Main Office at (248) 358-4140, Mon-Fri, 9am-5pm.

We have also added Check Imaging, you now have the ability to view all checks that you have written, both front and back, online, free of charge.

We have introduced the CFCU Platinum VISA with a fantastic rate of **6.87% APR**. Apply for yours today!

By January 2008, we will have completed the conversion to a new ATM card, which will offer you the convenience and purchase power of VISA, thereby giving you the ability to use it virtually anywhere-for anything. I will keep you updated on this improvement.

Our new logo is at the top of this newsletter. Logos are more than just an image, they are the face of an organization. In this new logo, we have illustrated the strength of our backing through the Federal Government, we acknowledge our strong and unbreakable allegiance with the Construction Association of Michigan by incorporating the CAM logo onto the eagle's shield and make a forward looking statement on the ribbon being held in the eagle's mouth, "Concordia Res Parvae Crescent", translated from Latin to mean "Work Together to Accomplish More." We intend to work closely with CAM and to continue improving member benefit.

On a personal note, I would like to acknowledge Mr. Don Templin, who retired recently from the Board of Directors of CFCU. Mr. Templin served the credit union selflessly for many years and has been a trusted advisor that will be sorely missed. Thank you for your years of service, Don.

Bruce Pregler, a well known face to the CAM community and a respected attorney, with the law firm of Facca, Richter & Pregler, P.C., has graciously agreed to join the credit union Board of Directors, and will serve out Mr. Templin's remaining term.

Please encourage your family, children and anyone that you think could benefit from CFCU membership, to join us.

We are banking made better. Thanks for your loyalty.

*Jim*

James M. Finn  
President & Chief Executive Officer  
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%
Non-Member Check Cashing		
Effective, June 1, 2007, this fee is \$10.00.		
Money Market (Checking)		
Account	\$2,500	1.75-2.25%
Share Certificates		
6 month	\$1,000	4.125%
12 month	\$1,000	4.25%
30 month	\$1,000	5.20%
12 month Jumbo	\$100,000	5.25%
Money Market Certificates		
6 month	\$10,000	5.125%
12 month	\$10,000	5.175%

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** \$100,000 **5.25%**

### Advantages to Credit Union IRA's

- 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 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 120 months **8.25%**

30 Year First Mortgage **6.625%**  
15 Year Mortgage **6.375%**

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 **7.50%**

Boats 2004 & below  
Up to 120 months **8.00%**

Recreational Vehicles **8.00-10.00%**

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.



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BANKING MADE BETTER



## Auto Bill Pay Is Your KEY To Convenience

The kids are back in school, the holidays are just around the corner, and you haven't got a minute to spare! Fortunately, you can pay your bills in no time flat – any time of the day or night.

Auto Bill Pay is quick, easy and secure. Once your payee information is entered, you can literally pay a bill in just seconds!

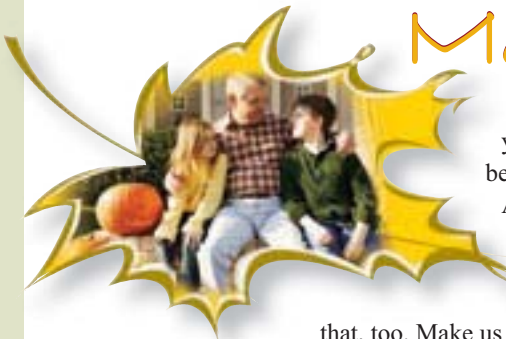
In addition to helping you save time, paying your bills online provides lots of advantages:

- You will save money on stamps, envelopes and checks.
- You've got less paperwork to deal with, so your information is more secure.
- It's easy to pay bills if you're out of town.
- You control exactly who gets paid, and when.

Auto Bill Pay is free of charge if you have direct deposit and maintain an average balance of at least \$2,500. Simply sign onto HomeBanking to give it a try.

## We Are Your Best Resource For

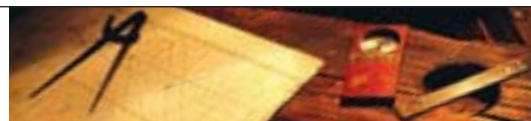
# MORTGAGES



If you are a home-owner or you're thinking of buying a home, you need to stop in to see what we have available. You may be pleasantly surprised! We have more products, at better rates. And we always have your best interests at heart, so you can rest assured you'll get the right loan for your situation.

Want to convert your ARM to a fixed rate? We can help with that, too. Make us your first stop for all your home loan needs.

Talk to us BEFORE you talk to anyone else about a mortgage.



## Holiday Closings

**COLUMBUS DAY** Monday, October 8

**VETERANS' DAY** Monday, November 12  
(observed)

**THANKSGIVING** Thursday, November 22  
Friday, November 23

**CHRISTMAS EVE** Monday, December 24

**CHRISTMAS DAY** Tuesday, December 25

**NEW YEAR'S EVE** Monday, December 31

**NEW YEAR'S DAY** Tuesday, January 1