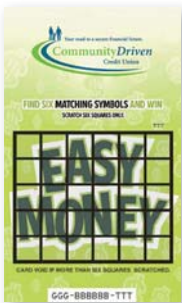




financial connection

SCRATCH & WIN Your chance to win **\$25,000**



Want a chance to win \$25,000? All you need is a scratch card from CDCU. Every card has a chance to win \$25,000. How do you get a scratch card? It's simple. Just do one of the following:

- Refer a new member: **5 scratch cards**
- New member who opens a savings & checking account: **5 scratch cards**
- Signing up for Direct Deposit (Direct Deposit must be deposited into the account): **5 scratch cards**
- Mortgage Pre-Approval: **5 scratch cards**
- New or Used Auto Loan Application: **3 scratch cards**
- Credit Card Application: **3 scratch cards**
- Close on a New or Used Auto Loan: **5 scratch cards**



Don't Miss Out on Our Second Chance Drawing: If you didn't win the \$25,000 prize, bring in your scratch card, fill out the information on the back and enter the drawing to win a \$100 Visa Gift Card!*

*Some qualifications and restrictions may apply.

GET YOUR SCRATCH CARDS TODAY!

Scholarships for Credit Union Members

The Huron Valley Chapter of Credit Unions is awarding two \$500 scholarships!

The applicant must be a high school senior during the 2010-2011 academic year, as well as a member or dependent of a member of one of the following credit unions: 2nd Baptist Church of Ann Arbor Federal Credit Union, Ann Arbor Postal Credit Union, Community Driven Credit Union, Eastern Michigan University Credit Union, TLC Community Credit Union, University of Michigan Credit Union or Washtenaw Federal Credit Union.

Selection is based on the student's commitment to service through volunteer efforts and school activities, as well as academic performance and a topic response. Applicants are encouraged to be creative in their topic response answer.

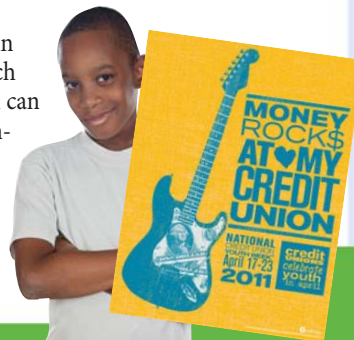
Scholarship applications can be found on our website at www.cudrive.org or paper copies are available at both CDCU offices. Applications must be completed by April 22, 2011 to be eligible for consideration.



National Credit Union Youth Week April 18-21

Are your kids on the right track to financial independence? For many of today's young adults, that goal is still a long way off. Achieving economic prosperity is difficult. It's especially hard for young people who've never learned how to manage money. Your credit union is ideally positioned to respond because we believe in the power of education. As a start, open a savings account for each child in your family at the credit union. As soon as your children can write, have them fill out deposit and withdrawal slips. Guide teenagers through using a debit card and balancing a checkbook.

National Credit Youth Week (April 18-21) is the perfect time to open an account at CDCU for your children or grandchildren. Youth refreshments will be available all week at both CDCU offices.



FROM THE CEO/PRESIDENT Join us in opposing new Fed regulation

We thank all of our members for their continued support! While other financial institutions have dramatically raised their fees and began to charge for checking accounts, Community Driven Credit Union has strived to keep fees low and offer a free checking account.



Kevin Finneran
CEO/President

The Federal Reserve Board has proposed regulation to implement the interchange provisions of the Dodd-Frank Wall Street Reform and Financial Protection Act. This proposal would severely impact our ability to provide debit card programs and free checking to our members!

■ Urgent action is required. For more information on this issue and what you can do, visit www.savemyfreechecking.com.

Welcome, Lapeer County!

CDCU is now open to all who live, work, worship or go to school in Lapeer County. Please share the benefits of CDCU membership with your family, friends and co-workers in Lapeer County today!

FREE Estate Planning Seminars April 12 & April 14

Tuesday, April 12, 2011 – 6:30 p.m.-8 p.m.
at the Romeo District Library
65821 Van Dyke, Washington, MI 48095

Thursday, April 14, 2011 – 6:30 p.m.-8 p.m.
at Community Driven Credit Union
5397 W. Michigan Ave., Ypsilanti, MI 48197

Topics to be covered: Durable Power of Attorney, Medical Health Care Power of Attorney, Last Will & Testaments, Revocable Living Trusts, Legal Topic Articles. **Conducted by Chuck Harroun, Harroun, P.C.**

Seating is limited. RSVP: (734) 434-4130 or (586) 336-1100. Light refreshments will be served.

Spring into Spring

...with a great low rate from CDCU!



NEW AUTO

Rates as low as

3.24% APR*

USED AUTO

Rates as low as

3.49% APR*

BOAT, RV, MOTOR HOMES

Rates as low as

5.74% APR*

APR = Annual Percentage Rate. Subject to change. Rate based on individual creditworthiness, model year and repayment term. Loans cannot be used to pay an existing loan at CDCU.

Apply today.

YPSILANTI (734) 434-4130
 ROMEO (586) 336-1100

OR ONLINE 24/7 AT
www.cudrive.org

Have a CDCU vehicle loan?

It's not too late to protect your investment!

If you have a vehicle loan with Community Driven Credit Union, GAP (Guaranteed Asset Protection) is for you! If you don't already have GAP, it works like this:

Should your car become totaled or stolen, the GAP will help cover the difference between your primary insurance settlement and the outstanding loan balance.

In addition, we will pay up to \$500.00 of your deductible and apply \$1,000.00 toward your replacement vehicle if you finance it with us!

The cost to you for this peace of mind is only \$250.00. You may pay with your VISA credit card, a check, account transfer, or in 3 easy installment payments of about \$85.00 per month.*

Don't let the unthinkable happen to you! Contact us at either CDCU office to find out the most convenient way for you to get your coverage.

* Certain restrictions may apply to qualify for coverage. Credit qualifications apply to the installment plan for payment.



Have mortgage questions?

We've got answers.

CDCU's on-site mortgage loan officer, Tom Gotelaere, from AmeriCU, our mortgage partner, is available for appointments at our Ypsilanti office. Please contact Tom at (734) 434-4130, ext. 221, or by email at tgotelaere@americu.com.



Annual Meeting is April 27

CDCU's Annual Meeting will be held on Wednesday, April 27 at 4:30pm at our Ypsilanti office. Board incumbents Claudia Young and Juanita Quann are up for re-election. If you are interested in running for a board position, please contact Kevin Finneran, President/CEO, at (734) 434-4130 or by email at kfinneran@cudrive.org by Wednesday, April 20.

DEBT CONSOLIDATION LOAN 6.99% APR for up to 48 months

This loan is perfect for paying off IRS debts and more. Apply 24/7 at www.cudrive.org

Congratulations to CDCU member Lydia M. for winning \$250 in our "Save to Win" raffle. For information on how you can "Save to Win," click on the orange "Save to Win" banner at www.cudrive.org or contact a member service representative at either



Discounted Cedar Point Tickets at CDCU

	Regular	Our Price
Adult (Ages 3-61 / 48" & taller)	\$46.99	\$38.00
Jr. (Ages 3 & up, under 48") & Sr. (62+)	\$21.00	\$19.00
Two Day (Ages 3-61 / 48" & taller)	\$76.99	\$71.00

CDCU office to open your 12-month "Save to Win" certificate.



Ypsilanti Office

5397 W. Michigan Ave., Ypsilanti, MI 48197
(734) 434-4130

Ypsilanti Office Hours

M-T-Th 8:30 a.m.-5 p.m.
 Wed. 8:30 a.m.-4 p.m.
 (Lobby & drive-thru)
 4 p.m.-5 p.m.
 (Drive-thru only)
 Fri. 8 a.m.-5:30 p.m.
 (Lobby & drive-thru)
 8:30 a.m.-5:30 p.m.
 (Loan & Member Service Dept. only)

Romeo Office

71260 Van Dyke, Romeo, MI 48065
(586) 336-1100

Romeo Office Hours

M-T-Th 8:30 a.m.-5 p.m.
 Wed. 8:30 a.m.-4 p.m.
 Fri. 8:30 a.m.-5:30 p.m.

www.cudrive.org

CU Family Service Centers

M-F 9 a.m.-7 p.m. Sat. 9 a.m.-2 p.m.
 Call 1-800-919-2872 or visit
www.cuservicecenter.com for locations.

We'll be closed:

Good Friday - Friday, April 22
 Memorial Day - Monday, May 30
 Independence Day - Monday, July 4

First quarter dividends

Paid April 1, 2011	APY*
Regular Share Account	0.20%
Split Rate Share Account	0.20%
Youth Account	0.20%
Spring Break Account	1.00%
Christmas Club Account	0.20%
Vacation Club Account	0.20%
Individual Retirement Account (IRA)	1.00%
30-Day Certificate	
\$500-\$19,999.99	0.30%
\$20,000 & Over	0.40%
6-Month Certificate	0.55%
1-Year Certificate	0.85%
2-Year Certificate	1.20%
3-Year Certificate	1.50%
4-Year Certificate	1.90%
5-Year Certificate	2.10%

*APY = Annual Percentage Yield. Dividend rates may change at any time as determined by CDCU's Board of Directors. Fees or other conditions could reduce earnings of these accounts. Please contact us for additional information. Savings insured to at least \$250,000 by the National Credit Union Administration.

