

financial connection



Join us for International Credit Union Week October 12-16

At Community Driven Credit Union, we take pride in our heritage and our connection to credit unions worldwide. We'll be celebrating International Credit Union Week, and on International Credit Union Day, Thursday, October 15, we invite you to join us for refreshments in the lobby at our Ypsilanti, Utica and Romeo offices.

... and take advantage of our Special Appreciation/Celebration CD

As our way of saying "thank you" to you, our valued members, we'll be offering a special 30-day 'Appreciation/Celebration' certificate of deposit (CD) the week of October 12-16, 2009 only:

\$500-\$19,999 **\$20,000+** **LIMITED TIME OFFER!**
1.50 APY* **2.50 APY***

*APY is the Annual Percentage Yield, new money only.



FROM THE CEO/PRESIDENT

Celebrating our uniqueness!

International Credit Union Week is October 12-16 this year. We join other credit unions in celebrating our uniqueness as a trusted partner that offers guidance and personal service, especially during these challenging times. Members enjoy the benefits of doing business with a financial institution they own. We continue our social mission to educate and improve our consumers' quality of life. We invite you to come celebrate with us and discover the hidden treasures of your credit union!



Kevin Finneran
CEO/President

Need a Loan this Fall? We Have Money to Lend!

NEW VEHICLE LOANS

as low as
4.74%^{APR}

Vehicles financed with another lender within the last 6 months receive CDCU's new rate.

RV/BOAT LOANS

as low as
5.99%^{APR}

USED VEHICLE LOANS

as low as
5.40%^{APR}

PERSONAL LOANS

as low as
8.99%^{APR}



Apply in person, by phone,
or 24/7 at www.cudrive.org

APR = Annual Percentage Rate. Rates are subject to change without notice. Excludes loans currently financed with CDCU. Rates as low as the stated APR based on credit history.

'tis the Season (almost)

• **HOLIDAY LOAN: 7.99% APR***

*Min. loan amount: \$1,000 – Max: \$5,000
with up to 36 months for repayment.*

*APR = Annual Percentage Rate.

Rates are 7.99% APR, based upon applicant's creditworthiness and credit history. Some qualifications and restrictions may apply. New money only; cannot be used to pay off existing CDCU loans.

NOVEMBER 1, 2009-DECEMBER 31, 2009 ONLY

Coming Soon: Our lowest VISA® Credit Card holiday & balance transfer rate – EVER!

Watch for details soon about CDCU's special holiday/balance transfer promotion.



CONGRATULATIONS



...to Anthony C. (pictured), one of two winners of a Tom Tom ONE 125 GPS Portable Navigator in our "Together We'll Make a Difference" promotion. Cynthia S. was the other winner of our drawing.

Utica branch closing on November 25

After careful analysis and review, Community Driven Credit Union has decided to permanently close our Utica branch office located at 50515 Mound Road at the close of business on November 25, 2009. This difficult decision was made after our Board of Directors studied usage patterns, factors concerning the surrounding area (such as the plant closing across the street) and what is in the best interest of our entire membership. We apologize for any inconvenience this may cause. You may continue to conduct transactions at our nearby Romeo branch at 71260 Van Dyke. For a listing of surcharge-free ATMs, Credit Union Family Service Centers and shared branch locations near the Utica branch, please visit www.cudrive.org.



Did you Know?

Did you know that your credit union is a full service mortgage lender? Community Driven Credit Union has a variety of options to help you achieve and maintain your dream of homeownership. We proudly offer you, our valued member's mortgage solutions for:

- Low Down Payment Purchases
- Low Fixed Rates
- Little or No Equity Refinances
- Competitive Fees
- And MORE!!!

Did you know that CDCU was recently approved to offer FHA loans? We also provide conventional, VA and Rural Housing loans. Our wide variety of products, great service, and local presence are just a few of the reasons to use your credit union for your next mortgage loan. Call one of our lending experts today to see which of our many solutions may be right for you.

For more information, please call 800-979-9994, Option 2, or visit www.cudrive.org

Christmas Club balances

Christmas Club balances will be transferred to your savings or checking account (whichever you designated) on Monday, November 2. If you didn't designate an account, the money will be transferred to your savings account.

Now is the time to start saving for the 2010 holiday season. If you don't have a Christmas Club account, sign up today. You can make deposits automatically every week with payroll deduction or Direct Deposit. You can also make extra deposits throughout the year.

VISA Gift Cards are the perfect holiday gift!

VISA® Prepaid Gift Cards are available at any CDCU office and can be loaded with the dollar amount of your choice from \$10-\$500. You'll only pay \$3.50 per gift card.



Direct Deposit is safe & easy!

Payroll, Social Security, pension and other recurring checks can be automatically deposited into your CDCU account through Direct Deposit. It's safe, easy and convenient! Sign-up today.

CDCU R&T number for Direct Deposit: 272486258

Skip your January CDCU loan payments

For just a \$10 fee, CDCU offers Skip-A-Payment on your January, 2010 loan payments.* Finance Charges (Interest) will continue to accrue on your outstanding loan balance(s). Skip-A-Payment coupons will be mailed to qualified members in December.

*With the exception of Visa Credit Card, first mortgage loans, and Michigan Guaranteed Student Loans.



Extended Holiday Hours

CDCU will be open from 8 a.m.-5:30 p.m. on the day before Thanksgiving, **Wednesday, Nov. 25; Wednesday, Dec. 23; and Wednesday, Dec. 30.**

We'll be closed:

- Thanksgiving – **Thursday, November 26 and Friday, November 27**
- Christmas Eve – **Thursday, December 24**
- Christmas – **Friday, December 25**
- New Year's Eve – **Thursday, December 31**
- New Year's Day – **Friday, January 1**

CDCU is seeking qualified volunteers to serve on our Board of Directors and Supervisory Committee. For eligibility requirements, please contact Kevin Finneran, CEO/President, at (734) 434-4130 or email kfinneran@cudrive.org

The Board of Directors, Management and Staff of Community Driven Credit Union would like to wish you a safe and happy holiday season!



Main Office

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

Main 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)

Utica Office

50515 Mound Rd., Utica, MI 48317
(586) 731-4300

Utica 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.

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 1-800-800-9700 or visit
www.cuservicecenters.com for locations.

Third quarter dividends

<i>Paid October 1, 2009</i>	APY*
Regular Share Account	0.25%
Split Rate Share Account	0.25%
Youth Account	0.25%
Spring Break Account	1.50%
Christmas Club Account	0.25%
Vacation Club Account	0.25%
Individual Retirement Account (IRA)	1.50%
30-Day Certificate	
\$500-\$19,999.99	0.50%
\$20,000 & Over	0.75%
6-Month Certificate	1.20%
1-Year Certificate	1.60%
2-Year Certificate	2.05%
3-Year Certificate	2.30%
4-Year Certificate	2.70%
5-Year Certificate	3.00%

*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.

