



financial connection

Get America Moving Again

...with a NEW vehicle loan from
Community Driven Credit Union!



Help put the "motor" back in the Motor City
with a low-rate NEW vehicle loan from CDCU.

- Vehicles financed with another lender as new within the last six months also receive CDCU's new rate.

4.74%^{APR*}

We also have great USED vehicle loan rates as low as **5.40% APR***

APPLY TODAY: Main Office (734) 434-4130 ■ Utica (586) 731-4300
■ Romeo (586) 336-1100 ■ or online at www.cudrive.org

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



To learn about exclusive discounted new vehicle pricing for credit union members from GM and Chrysler, please click on the "Invest in America" link on our home page at www.cudrive.org.

Join us for Youth Week April 20-24



Bring your children! Bring your grandchildren! Bring your nieces and nephews! We'll have youth snacks at each branch office.

Plus we'll deposit \$25* into all new youth accounts opened during the week.

*\$25 must remain deposited at CDCU for at least six months from account opening.

FROM THE CEO/PRESIDENT

We're Here for You

Free financial services designed to help during tough economic times

As we face some tough economic times, CDCU is proud to continue to lend money to our members and assist them with their needs. Our free credit reviews and financial planning services help our members understand and manage their finances. Our goal is to provide value to our members. We continue to find new ways to accomplish our goal and serve our members!



Kevin Finneran
CEO/President

2009 Annual Meeting set for April 29

Please join us for our Annual Meeting.

Date: Wednesday, April 29, 2009

Time: 4:30 p.m.

Location: CDCU's Main Office

Officer reports will be presented and election results will be announced. Incumbents Lyle Tindall, Ronnie Williams and Don Fair are standing for election. Please note that there will be no mail ballots this year since the Nominating Committee nominated only one member for each of the three Board of Director seats up for election in 2009. No nominations were received by petition. Light refreshments will be served.

Overdraft Privilege

You can enjoy even more protection from Overdraft Privilege this spring. Beginning in May, our Overdraft Privilege Limit will be increased from \$500 to \$750 and overdraft VISA Check Card transactions will now be considered, along with checks, up to your assigned limit.* This could help you avoid high charges from merchants for returned checks and spare you the embarrassment and inconvenience of denied purchases or checks.

*Our fees will be added to any outstanding overdrafts you may have and will be applied against your Overdraft Privilege Limit.

Six Things to Do Before Retirement

- **Determine Your Retirement Expenses.** Consider how your lifestyle might change over the next 25-30 years.
- **Review Your Insurance Coverage.** Review your life, health, homeowners and auto insurance policies.
- **Know When to Apply For Social Security.** You'll need to apply three months prior to collecting benefits. At the earliest, you may apply at 61 years and 9 months of age.
- **Review Wills, Trusts, Powers of Attorneys & Beneficiaries.** Everyone should have a will. Also be aware that a "Power of Attorney" and a "Durable Power of Attorney for Health Care" are not the same.
- **Set Aside Emergency Funds.** Make sure you set aside sufficient funds to cover between six months and one year for unexpected costs.
- **Create Your Financial Blueprint.** This will allow you to determine how much income you can safely generate and how your investments should be allocated as retirement approaches



Michael S. Bullis

Call Michael S. Bullis today at (248) 584-1400 to schedule a free appointment.

We'll Answer Your Mortgage Questions

Mortgage payment too high? Looking to refinance? Want information about the Obama Plan? Interested in a Reverse Mortgage? AmeriCU Mortgage Company can help.

For more information, please call AmeriCU today at:

1-800-979-9994



Save 10%-85% on Prescription Costs with your FREE Discount Prescription Card

The Discount Prescription Drug Card provides you with discounts on prescription drugs at more than 58,000 participating pharmacies. You can save 10% to 85% immediately on the cost of both brand-name and generic drugs.

For more information, please visit www.cudrive.org

New Co-Op Services Available

Text Messaging

Find a CO-OP Network surcharge-free ATM when you're away from your computer! Before you take your next road trip, be sure that you know exactly where to get your cash for free. Text your location – address, intersection or zip code – to 692667 (MYCOOP) from any mobile phone.

Once you receive a text message of the two closest ATM's you can reply to the message with the word "more" and you will receive the next two closest ATM locations.

GPS

Download the database of more than 28,000 surcharge-free ATMs directly to your Garmin, Tom Tom or other GPS device. You'll never be lost looking for a surcharge-free ATM again. You can access the download at:

<http://www.co-opfs.org/public/locators/atmlocator/index.cfm>

CDCU has Discounted Cedar Point tickets

	Regular	Our Price
Adult (Ages 3-61 / 48" & taller)	\$43.99	\$36.00
Jr. (Ages 3 & up, under 48") & Sr. (62+)	\$19.99	\$18.00
Two Day (Ages 3-61 / 48" & taller)	\$73.99	\$68.00

Deer Acres (Storybook Amusement Park)

Tell them you're a CDCU member for your discount

We'll be closed:

Good Friday – April 10 • Memorial Day – May 25 • Independence Day – Friday, July 3

REMINDER: THE DEADLINE TO FILE STATE AND FEDERAL INCOME TAXES IS WEDNESDAY, APRIL 15, 2009



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

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.

First quarter dividends

	APY*
Paid April 1, 2009	
Regular Share Account	0.25%
Split Rate Share Account	0.25%
Youth Account	0.25%
Spring Break Account	1.75%
Christmas Club Account	0.25%
Vacation Club Account	0.25%
Individual Retirement Account (IRA)	1.75%
30-Day Certificate	
\$500-\$19,999.99	0.90%
\$20,000 & Over	1.15%
6-Month Certificate	2.00%
1-Year Certificate	2.30%
2-Year Certificate	2.55%
3-Year Certificate	2.75%
4-Year Certificate	3.00%
5-Year Certificate	3.25%

*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.

