

financial connection



Together We'll Make The Difference

• You could win one of two TomTom ONE 125 GPS Portable Navigators with 3.5" Touch Screen!

Throughout all the turmoil and troubled times, CDCU is here to help you through it. We've proven that year after year by continuing to offer new and improved financial services to meet your needs. This is where you belong, because we exist to help you reach your financial goals.

As we grow and strengthen, we are able to offer even better programs to you and your family. You can help us become stronger if you bring more of your financial business to CDCU. Take a look at your relationships with your Credit Union, and take a look at this special offer today!

When you complete any TWO of the requirements below, you will be entered into a drawing to win one of two TomTom ONE 125 GPS Portable Navigators with 3.5" touch screen (pictured below).

- New member who opens a CDCU account (savings, checking, direct deposit)
- Refer a new member to CDCU (who opens a new account)
- Obtain a loan of \$1,000 or more
- Obtain a Visa of \$500 or more
- Open a Certificate of Deposit for \$500 or more
- Sign up for Home Banking
- Sign up for E-Statements
- Open a new Checking Account & Visa Check Card
- Authorize Direct Deposit of paycheck, Social Security or retirement

You could win
a TomTom ONE
125 GPS Portable
Navigator with 3.5"
Touch Screen



This offer is available from now through August 31, 2009. Help spread the word about Community Driven Credit Union and participate in new services today!

Together we'll make the difference now and for many years to come.

*No purchase necessary. Some qualifications and restrictions may apply. Drawing will take place September 8, 2009.

FROM THE CEO/PRESIDENT

CDCU continues to lend money

Community Driven Credit Union has stepped in to help fill our members' and our community's needs in getting loans this year. As banks and other financial institutions have shied away from lending money, we have generated over \$5 million in new loans this year. Our rates on auto loans have led the way to a successful increase in loans and the ability to meet this loan demand. Our goal at CDCU is to become your primary financial institution and become the first solution to all of your financial needs!



Kevin Finneran
CEO/President

Buying a New Car?

Convenient, One Stop Online Shopping is Better Than Ever at CDCU!

To make your online auto shopping experience easier and more convenient than ever, we have partnered with CUDL, the nation's largest credit union owned auto lending network. **CUDL's AutoSMART** website provides you with a great one-stop resource to research and shop for vehicles.

We have incorporated the CUDL AutoSMART website into our homepage, giving you easy access to the many exciting benefits designed specifically to provide you with a streamlined, enjoyable and information-rich experience. Simply visit our website at www.cudrive.org and click on the "research.shop.buy" link! You can also learn about CDCU's vehicle loan rates, which start as low as **4.74% APR***.

With CUDL AutoSMART, you have the ability to connect with auto dealers in our community that welcome credit union financing, giving you the opportunity to get both a great deal and a great finance rate on your next vehicle purchase.



*APR = Annual Percentage Rate.

VEHICLE LOANS

CDCU Members are Saving Big!

Both our members' bottom line and our country's economy have been boosted thanks to Invest in America's discounts. More than 102,000 cars have been sold through the credit union member discount from GM and Chrysler's Credit Union Member Cash program!



Your opportunity for saving on your next car has gotten even better! GM and Chrysler both have additional promotions going on right now that you can add to the above discounts.

Talk to a loan & member service representative to learn more about Invest in America or to get pre-approved for a vehicle loan. You can also go to www.lovemycreditunion.org for more details on these great discount programs.

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.

RATES AS LOW AS

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.

Credit card rates are on the rise everywhere... but not at CDCU!

Balance transfers & rates as low as **9.99% APR*** Apply online at www.cudrive.org



BACK-TO-SCHOOL LOANS

Rates as low as **6.99% APR*** for up to 24 mos.

Available in August

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.

Please visit www.cudrive.org & click on the "MEDPro Free Prescription Drug Card" link to print your card.

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:

In Observance of Independence Day – Friday, July 3 • Labor Day – September 7

Financial Planning & Investment Services

Have questions concerning retirement planning? 401(k) rollovers? Life & Long-Term Care Insurance? First Allied Securities, Inc.'s Michael S. Bullis is available to answer your questions about these and other topics. Please call (248) 584-1400 to schedule a free appointment.

Thank You!

...for donating to the American Heart Association. CDCU employees had a wonderful time walking in the event and raising money for the cause!



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.

Second quarter dividends

	APY*
Paid July 1, 2009	
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	0.75%
\$20,000 & Over	1.00%
6-Month Certificate	1.50%
1-Year Certificate	1.80%
2-Year Certificate	2.10%
3-Year Certificate	2.50%
4-Year Certificate	2.80%
5-Year Certificate	3.10%

*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.



*APR Annual Percentage Rate