

# financial connection

## IRA Town Hall Meeting

Get information about Roth IRA conversions for 2010

Please join us at our **"IRA Townhall Meeting"** to discuss important tax law changes effective in 2010 that will spur the growth of Roth Individual Retirement Accounts (IRAs). Beginning in 2010, Roth IRA conversions will become available to ALL investors regardless of their income level. During this informative seminar, we will hear from Michael S. Bullis of First Allied Securities, Inc. Community Driven Credit Union staff will also be available to answer specific IRA questions.

**7 p.m.-8:30 p.m.**  
**Thursday, January 14, 2010**  
**Community Driven Credit Union**  
**5397 W. Michigan**  
**Ypsilanti, 48197**

Light refreshments will be served.

- To RSVP, please call 248-584-2428 or email mbullis@rr.firstallied.com.

This is an exclusive event for the first 100 people who RSVP. It is not necessary to be a member of Community Driven Credit Union to attend this function.

*This informative seminar will be presented by Michael S. Bullis of First Allied Securities, Inc.*



### FROM THE CEO/PRESIDENT

## Looking forward to serving you in 2010 and beyond

We here at Community Driven Credit Union hope that you had a safe holiday season and we wish you the best in 2010. Keeping you, our members, safe is one of our important missions. Ensuring your privacy and protection is paramount to us, and we would never ask you to reveal personal or account information.

We look forward to bringing more education and value to you throughout the year. Please watch for upcoming education seminars and more services delivered right in our lobbies. Thank you for your continued support of the credit union and we look forward serving your financial needs.



**Kevin Finneran**  
CEO/President

## Sign up for E-Statements & you could win a TomTom GPS

**Sign up for E-statements by February 15, 2010 and you will be entered into a raffle to win a Tom Tom GPS!**



E-Statements are a 100% free, convenient, and secure service that provides online access to your CDCU account statements. Your E-Statements include all the same information as a paper statement, with the benefit of receiving it on your computer.

- Receive statements faster and safer than through regular mail!
- Reduce amount of private information in your mailbox that is susceptible to theft!
- Print your statement if ever a paper copy is needed. Your E-Statement can also be saved for future reference!
- Help save some trees!

To sign up for E-Statements, please go to our website, [www.cudrive.org](http://www.cudrive.org), logon to Home Banking, click on "Statement Delivery" and follow the online instructions. If you need assistance, please call the Credit Union.

## Happy New Year Specials

### Loan Special

JANUARY-FEBRUARY 2010

CDCU loans of \$5,000 or more will be entered into a drawing for a **\$250 Meijer Grocery Shopping Card**. There will be two drawings – one in January and one in February.

\*All new loans are eligible except Indirect Lending auto loans and VISA® Credit Cards. Current CDCU loans do not qualify for promotion.

### CD Special

JANUARY-FEBRUARY 2010

**2.00% APY** APY = Annual Percentage Yield  
18 month CD special  
Minimum deposit: \$5,000  
**Receive a \$50 Meijer Grocery Shopping Card.**

\*New money only, one card per account number, gift cards available while supplies last, CD will renew to a 12-month CD after promotion.



## Transfer Your Balances to CDCU!

**Charge a little too much during the holidays? No problem.**

Transfer balances from other credit cards to a CDCU VISA Credit Card and you'll pay just **3.99% APR\*** on balance transfers made now through May 19, 2010. You have until December 19, 2010 to pay your balance off at that rate!



\*APR = Annual Percentage Rate. Based upon applicant's creditworthiness and credit history. Some qualifications and restrictions may apply. Promotional rate of 3.99% APR reverts to CDCU's regular VISA Credit Card interest rate, currently as low as 9.99% APR, on December 20, 2010. Call for more information.



## SPRING BREAK SPECIAL SAVINGS ACCOUNT

Headed for fun in the sun? Our new **Spring Break Special Savings Account** allows our CU Succeed (13-16) and College & Career (17-22) members to save for the big trip.

# 1.25% APY\*

Funds will be distributed into your CDCU savings or checking account, whichever is designated, on Friday, February 26, 2010.

**Parents and grandparents: This account makes a great gift, too!**

\*APY = Annual Percentage Yield.

### Direct Deposit of refunds

IRS Form 8888, Direct Deposit of Refund, lets you split your refund into three different accounts. This option is available for paper and electronically-filed tax returns. Be sure to include your CDCU account information and CDCU's routing number, **272486258**, on Form 8888 and Form 1040 in the section labeled "Refund" to ensure that your refund is properly deposited into your CDCU account(s).



### Tax refund checks

Follow these check endorsement guidelines when cashing federal and state income tax refunds:

- If the check is issued to two names, make sure both parties sign it.
- If both parties are not joint on your CDCU account, both parties must sign the check in person at CDCU with proper ID.

### IRA contribution deadline is April 15

The deadline for 2009 contributions to your individual retirement account (IRA) is April 15, 2010. The maximum contribution amount if you're under 50 is \$5,000. If you're over 50, the maximum contribution amount is \$6,000.

## Discounted Auto Show tickets available

	REG. PRICE	CDCU PRICE	North American International Auto Show
Adult	\$12.00	<b>\$9.00</b>	January 16-24, 2010
Children (7-12)	\$ 6.00	<b>\$6.00</b>	
Senior Citizen (65+)	\$ 6.00	<b>\$6.00</b>	Cobo Center, Detroit
Children Under 6 with Parent	FREE	<b>FREE</b>	

No refunds on tickets purchased. Methods of payment: cash, check (members only), withdrawal from a current CDCU account.

## Just File It! Gives Free Access to Tax Preparation Services

In the last several years, the Just File It! program has helped thousands of Michigan residents file their taxes and take advantage of the earned-income tax credit (EITC).

The program is one of many initiatives non-profit credit unions have spearheaded to better serve their members.

The Just File It! program is available to anyone in need of tax services, not just low income filers. The program's expansion, due in part to its popularity, has given many more Michigan residents the chance to take advantage of the free tax preparation service.

All that is required to use the Just file it! program is a computer, Internet access, a Web browser and a printer. The program uses a free, Web-based software program, posing questions to users and offering assistance via online chats. It is offered in English and Spanish.

Please visit our website at [www.cudrive.org](http://www.cudrive.org) and click on the Just File It! link beginning January 18, 2010 to get started with filing your taxes. If you have any questions, please contact Barrie Kiser at 734-434-4130, ext. 254.



### 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)

### 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](http://www.cuservicecenters.com) for locations.

### We'll be closed:

Martin Luther King Jr. Day – **January 18**  
Good Friday – **April 2**

### Fourth quarter dividends

	APY*
<i>Paid January 1, 2010</i>	
Regular Share Account	0.25%
Split Rate Share Account	0.25%
Youth Account	0.25%
Spring Break Account	1.25%
Christmas Club Account	0.25%
Vacation Club Account	0.25%
Individual Retirement Account (IRA)	1.25%
30-Day Certificate	
\$500-\$19,999.99	0.50%
\$20,000 & Over	0.75%
6-Month Certificate	1.10%
1-Year Certificate	1.50%
2-Year Certificate	2.00%
3-Year Certificate	2.25%
4-Year Certificate	2.60%
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.

