



# financial connection

## Need Quick Cash?

**New Loan.  
Short Term.  
Small Amount.  
Just for you.**

**It's a Great  
Alternative to  
Payday Loans!**

**Get up to \$1,000 and six months  
for repayment!**

**NO CREDIT CHECK!**

It's that easy. You apply, you get the money. It's the Community Driven Credit Union way to add extra cash to your budget.

Call or visit the credit union today to apply for The Grand Loan!



## FROM THE CEO/PRESIDENT Gas prices go up, car loan rates go down

As gas prices continue to go up, we are doing everything we can to make your automobile payments go down. We recently reduced our loan rates on all of our new and used automobile loans. It's our way of helping you afford your transportation and offset some of your rising expenses. Even if you have recently purchased a vehicle, we can help lower your monthly payments by refinancing the vehicle for you. Summer is quickly heating up and so is the demand for our great rates. Don't forget to check out and use our helpful vehicle buying tool on our web site. We'll give you the information for free to make an educated decision when purchasing your vehicle.



**Kevin Finneran**  
CEO/President

**TERMS**

- Must be a Credit Union member for at least 60 days
- The loan is closed-end and unsecured
- Amount: \$200 - \$1,000
- Term: 1 - 6 Months
- Interest Rate: 20.99% APR\*
- Rollovers Allowed: No
- Additional Fees: \$15

**OTHER CONDITIONS**

Loans must be amortized fully and paid off before additional funds can be advanced. Payroll deduction is not required, but is encouraged. No balloon payments allowed. Only one such loan allowed at a time per member. Loan can be extended if member is not able to make payments, but not for more than six months. No new funds can be disbursed. No more than three small amount loans per member allowed in any six month period.

\*APR is the Annual Percentage Rate. Some qualifications and restrictions may apply.

## NO CREDIT CHECK REQUIRED!

Apply today.

**YPSILANTI (734) 434-4130** / **OR ONLINE 24/7 AT**  
**ROMEO (586) 336-1100** / **www.cudrive.org**



**NEW AUTO**

Rates as low as

**2.99%<sup>APR\*</sup>**

**USED AUTO**

Rates as low as

**3.24%<sup>APR\*</sup>**

Don't forget we also offer RV, motorcycle, classic car, boat & other summer toy loans with low interest rates!

\*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.



## Summer Fun Loan

**4.99%<sup>APR\*</sup>**

- Maximum amount: \$3,000
- Up to 12 months
- Available through 9/30/11.

**Perfect for vacations –  
weekend getaways –  
back-to-school expenses – and more!**

\*APR is the Annual Percentage Rate

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



## EXTENDED THROUGH JULY!

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**
- Open a Save to Win Certificate: **2 scratch cards**
- Complete a Save to Win survey: **2 scratch cards**
- Deposit the maximum amount of \$250 into your Save to Win certificate for the month: **2 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!

## Discounted Toledo Mud Hens Tickets available to CDCU members



HOME GAMES ONLY

Monday-Thursday, \$8 tickets, Friday-Sunday, \$9 tickets, preferred seating behind home plate and dugouts available. Go to <http://web.minorleaguebaseball.com/schedule/index.jsp?sid=t512> for a schedule and to reserve your discounted tickets.

When asked for the special promotion code, enter: CUDRIVE (all capital letters).

## Free legal advice available to CDCU members

Our attorney, Chuck Harroun, is offering free legal advice to our membership. He will be rotating between the Ypsilanti and Romeo offices every other month, by appointment only.

• **Ypsilanti: 10 a.m.-2 p.m. (last appointment at 1 p.m.) July 22 & September 23**

• **Romeo: 10 a.m.-2 p.m. (last appointment at 1 p.m.) August 5 & October 7**

Please note: this is a member only exclusive opportunity. To make an appointment, please call Ypsilanti at (734) 434-4130 or Romeo at (586) 336-1100.

**IMPORTANT NOTICE:** Reg CC Increase – Effective July 21, 2011, the first \$200 of your deposits will be available on the same business day that the deposit was made.

## 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



Wright Communications, Inc. – www.wrightdigital.net – 7,850 – 7/11



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

## We'll be closed:

Independence Day – **Monday, July 4**

Labor Day – **Monday, September 5**

## Second quarter dividends

Paid July 1, 2011	APY*
Regular Share Account	0.20%
Split Rate Share Account	0.20%
Youth Account	0.20%
Spring Break Account	0.80%
Christmas Club Account	0.20%
Vacation Club Account	0.20%
Individual Retirement Account (IRA)	0.80%
30-Day Certificate	
\$500-\$19,999.99	0.25%
\$20,000 & Over	0.30%
6-Month Certificate	0.50%
1-Year Certificate	0.80%
2-Year Certificate	1.10%
3-Year Certificate	1.40%
4-Year Certificate	1.70%
5-Year Certificate	2.00%

\*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.

