



financial connection



REV IT UP THIS FALL AT CDCU!

NEW & USED VEHICLE LOAN RATES AS LOW AS 2.75% APR*

*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.

We also offer RV, motorcycle, classic car, boat & other loans with low interest rates!

'Tis the season to start shopping! **VISA**

For holiday purchases, beginning November 1, 2011, our VISA credit card rate is **4.99% APR***. Please ask us for details.



*APR = Annual Percentage Rate. Based upon applicant's creditworthiness and credit history. Some qualifications and restrictions may apply. Promotional rate of 4.99% APR reverts to CDCU's regular VISA Credit Card interest rate, currently as low as 9.99% APR, on April 30, 2012. Does not include cash advances or balance transfers. All payments made will be applied to higher balance first.



Protect your identity: **At our Ypsilanti Office** **Free Community Shred Day**

9 a.m.-Noon / Saturday, October 15, 2011

- Protect your personal information
- Watch your documents being shredded
- Up to 6 grocery size bags or boxes
- Refreshments available

Tell your family & friends

Get \$250 off mortgage closing costs

This coupon entitles you to \$250 off your mortgage closing costs. Call **Tom Gotelaere**, our AmeriCU Mortgage Loan Officer, at (734) 434-4130, ext. 221 or email him at tgotelaere@americu.com.



For mortgage loan applications received by October 31, 2011. First mortgage loans only. One coupon per mortgage transaction.

Beginning November 1st

Holiday Loan

It's almost time to start making your list and checking it twice. CDCU can help!

4.99% APR*

Loan amounts up to \$2,000 with up to 13 months for repayment.

*APR = Annual Percentage Rate.

Rates are 4.99% 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.



FROM THE CEO/PRESIDENT

As the leaves fall, so do our loan rates!

The change of seasons is upon us again. As the leaves are changing color, so are our rates on new and used vehicles. Our rates have fallen even further and are some of the most competitive rates out there to finance your vehicle. Also, to help boost the economy and help our members we offer our "Grand" loan to members that need money quickly. Look for great rates on our credit card and holiday loans to help you with your shopping needs, so that you can enjoy the holidays. We thank you for your loyalty and the continued success of Community Driven Credit Union!



Kevin Finneran
CEO/President

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. \$3.50 per gift card fee applies.

International Credit Union Day is October 20

On October 20, credit union members worldwide will celebrate International Credit Union Day and this year's theme: **Credit Unions Build a Better World.**



Please join us as we celebrate International Credit Union Day on Thursday, October 20 with refreshments at our Romeo and Ypsilanti offices.

New Friday hours

Beginning Friday, November 4, 2011, CDCU's Ypsilanti office will close at 5 p.m.

CDCU Members Save & WIN!

You could win, too! Open a "Save to Win" certificate (minimum deposit: \$25) and you're automatically entered into monthly cash prize drawings and the \$100,000 Grand Prize raffle. The more deposits you make, the more chances you have to win. Click on the orange "Save to Win" banner on our web site at www.cudrive.org for details and a list of more winners.



\$1,000 ← Roy H.

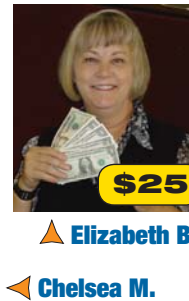


\$125

▲ Mark N.



\$250



\$25

▲ Elizabeth B.



\$50



\$50

▲ Foster J.
← Susan F.



Congratulations to Rose A. for winning a \$100 Visa Gift Card in our scratch card promotion second chance drawing!

Skip your January CDCU loan payments



For just a \$10 fee per loan, CDCU offers Skip-A-Payment on your January, 2012 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.

Christmas Club balances

Christmas Club balances will be transferred to your savings or checking account (whichever you designated) on Tuesday, November 1. 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 2012 holiday season.** 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.

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



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 p.m.
(Lobby & drive-thru) **Beginning Nov. 4, 2011**
8:30 a.m.-5 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 for locations.

We'll be closed:

- Veteran's Day – Friday, November 11
- Thanksgiving – Thurs., Nov. 24 & Fri., Nov. 25
- Christmas – Monday, December 26 (observed)
- New Year's – Friday, December 30 (observed)

Third quarter dividends

Paid October 1, 2011		APY*
Regular Share Account		0.15%
Split Rate Share Account		0.15%
Youth Account		0.15%
Spring Break Account		0.60%
Christmas Club Account		0.15%
Vacation Club Account		0.15%
Individual Retirement Account (IRA)		0.60%
30-Day Certificate		
\$500-\$19,999.99		0.25%
\$20,000 & Over		0.30%
6-Month Certificate		0.50%
1-Year Certificate		0.70%
2-Year Certificate		1.00%
3-Year Certificate		1.30%
4-Year Certificate		1.60%
5-Year Certificate		1.95%
Save to Win Certificate		0.70%

*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.



CDCU is now on Facebook!

"Like" Community Driven Credit Union by October 31st and you'll be entered into a drawing to win a **\$100 VISA gift card!**

- Click on the banner on our home page (www.cudrive.org)
- or go to www.facebook.com/cudrive