



TRENTON

FEDERAL CREDIT UNION

Serving individuals who work, live, or worship in the downriver communities.

Holiday Loan



Would a little extra cash in your pocket add a little extra joy to your holidays? Get the money you need for your holiday shopping, vacationing or entertaining by applying for our Holiday Loan today!

FIXED RATE AS LOW AS: **7.49% APR*** | 12-month term

Brighten your holidays with a Holiday Loan from Trenton Federal Credit Union. Visit your local branch or give us a jingle for more details.

*APR = Annual Percentage Rate. Quoted rate is the lowest available rate. Your rate will be based on your credit history and may be higher. Rates and terms subject to change without notice.

Celebrate Early! Skip-A-Payment and Keep the Cash

If you're looking for a convenient way to ease your budget this holiday season, take a closer look at our Skip-A-Payment program! You can choose to skip any or all* of your TFCU loan payments and use the extra cash for holiday expenses, a relaxing vacation, or to pay off other bills.

A \$25.00 fee for each loan payment you choose to skip will be deducted from your Savings/Checking. If the funds are not available we will be unable to process your request. The payment(s) you skip will be added to the end of your loan term and normal interest charges will apply.

To take advantage of this offer simply complete the form below and return it to any of our three locations on or before the due date of your loan(s) or mail your request to:

Trenton Federal Credit Union
4550 Division
Trenton, MI 48183

Would you like to put even more money in your pocket by skipping your VISA payment? You don't have to do anything! Your payment is automatically skipped for the month of December if you are eligible, but you can make a payment if you wish.

*This offer does not apply to Lines of Credit or Home Equity Loans. Loans must be current and in good standing. Other restrictions may apply.



Skip-A-Payment Form

MEMBER INFORMATION:

MEMBER NAME: _____ ACCOUNT NUMBER: _____
ADDRESS: _____ TELEPHONE NUMBER: _____

LOAN INFORMATION: SKIP-A-PAY

Payments are currently made by:

- Cash/Check
- Auto Transfer from Savings/Checking
- Payroll Deduction

Transfer \$25 free from:

- Regular Share
- Share Draft Checking
- Other: _____

It is agreed upon per my signature, that the December 2009 payment on the loan number listed above will be deferred and extended to the end of the original term of this loan. The interest on this loan will continue to accrue. All other terms and provisions of the LoanLiner form are unchanged and remain in full force and effect.

MEMBER SIGNATURE: _____ DATE: _____

*This program does not apply to: Home Equity Loans, Line of Credit Loans, Business Loans, Overdraft Protections Loans or Rewritten Loans. Offer subject to Credit Committee approval. If your loan is paid through direct deposit or payroll deduction, your payment will remain in your Savings or Checking Account. Only one payment can be skipped per qualifying loan in December 2009.



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TRENTON

4550 Division, Trenton, MI 48183
(734) 675-3100 F (734) 675-4204

LOBBY

Mon., Tues., Thurs., Fri.
9:30 am - 5:30 pm
Wed. 11 am - 5:30 pm

DRIVE-THRU

Mon. - Thurs.
8:30 am - 5:30 pm
Fri. 8:30 am - 6 pm

WOODHAVEN

21701 Allen Rd.
Woodhaven, MI 48183
(734) 671-5200
F (734) 671-5205

LOBBY

Mon., Tues., Thurs., Fri.
9:30 am - 5:30 pm
Wed. 11 am - 5:30 pm

DRIVE-THRU

Mon. - Thurs.
8:30 am - 5:30 pm
Fri. 8:30 am - 6 pm
Sat. 9 am - 1 pm

GROSSE ILE

8756 Macomb
Grosse Ile, MI 48138

LOBBY

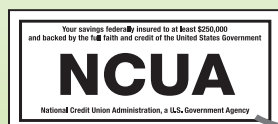
Mon., Tues., Thurs., Fri.
9:30 am - 5:30 pm
Wed. 11 am - 5:30 pm

DRIVE-THRU

Mon. - Thurs.
8:30 am - 5:30 pm
Fri. 8:30 am - 6 pm

TOLL FREE (866) 661-TFCU
MILES (734) 675-3100 press # 2
Service Centers (800) 800-9700

www.trentonfcu.org



MESSAGE FROM THE CEO

Jon Looman

With the kids back in school and the holidays just around the corner, this is always a busy time of year. Trenton Federal Credit Union has lots of ways to help you, our members, make the most of every minute.

Our brand new branch will go a long way towards achieving this goal. The new location, at 8756 Macomb in Grosse Ile, will officially open for business on **November 1, 2009**. Members who live, work or worship in the area can enjoy drive-thru service, a 24-hour ATM, a night depository and a full array of services including lending, savings and financial advising.

The new branch will also help us reach out to the Grosse Ile community. By continually adding new members, we can keep our asset base strong and healthy, and keep developing new services to benefit the entire membership. Be sure to tell your friends and family members that they are welcome to join!

In addition to helping you save time, of course we also work hard to help you save money. We are excited to announce that our online Bill Pay is now free of charge for members who sign up for e-Statements. This is an easy way to save \$5.95 a month, while taking advantage of some convenient, secure online services.

On behalf of everyone here at Trenton Federal Credit Union, I would like to wish you and yours a happy, healthy holiday season! Thank you for being part of our Credit Union family.

International Credit Union Day



YOUR CREDIT UNION™

Your Money. Your Choice. Your Credit Union.

THURSDAY, OCTOBER 15TH

On the third Thursday of October, Credit Unions all over the world join together to celebrate the many positive ways we impact the lives of our members. We are happy that you made the choice to join Trenton Federal Credit Union, and we will continue working hard to earn your trust for years to come.

Please join us on October 15th for free refreshments in the lobby.

Grosse Ile Branch Grand Opening

NOVEMBER 1, 2009

The time has finally come! We are happy to announce that after a few minor delays we will be opening the doors to our Grosse Ile branch on 8756 Macomb on **November 1, 2009!**

COMMUNITY EVENTS

- **Pumpkins for Cystic Fibrosis** – During the month of October our members can purchase a pumpkin at any of our locations for \$1. The money will be donated to the Cystic Fibrosis Foundation.
- **First Light Pumpkins** – In order to promote domestic violence and child abuse awareness, our staff will be carving pumpkins and putting them out for display on West Road in Trenton.



- **Toys for Tots** – This year, during the months of November and December, Trenton FCU is privileged to be participating in Toys For Tots. Please help us make the holidays for families in the area a little brighter by dropping off new toys to your nearest TFCU location.

Holiday Closings

COLUMBUS DAY
Monday, October 12

We will be open for business on
VETERAN'S DAY
Wednesday, November 11

THANKSGIVING
Thursday, November 26
Friday, November 27

CHRISTMAS
Thursday, December 24
Friday, December 25

NEW YEARS
Thursday, December 31
Friday, January 1, 2010