Shore to Shore™
COMMUNITY FEDERAL CREDIT UNION

Spring 2012

my rate my car

Rates as low as
1.99% APR*

With low rates and flexible terms, Shore to Shore Community FCU has always been a great place to get an Auto Loan. And now? Well, the benefits of your S2SCFCU membership just keeping adding up—now we'll even help you with your car shopping!

How it works - Visit our website, click the link for **MyCreditUnionCar.com**, and view our inventory at your leisure. When you find the vehicle you want, just let us know which one it is. We'll bring the vehicle to your home or office for you to test drive. If you like it, all the paperwork can be handled right then—you never have to step foot in the dealership! If you don't find the car you want in our inventory, let us know. We'll search within a 500-mile radius to find it for you.

Get the car you want and the rate you want. Visit **www.shore2shorecu.com** or stop by the Credit Union to get them both today!

*APR = Annual Percentage Rate. All rates featured are listed "as low as" and are subject to credit approval and credit score. APR begins at 1.99% for a 48-month term. Rates and terms subject to change without notice. Please contact Shore to Shore for the latest rates. Some restrictions may apply.

Skip Your Loan Payment.
Keep Your Money!

Instead of stressing over a tight budget, relax and keep a little extra cash on hand. Use your cash for a summer vacation, back to school supplies and shopping or anything else you decide. Skip all* or any of your Shore to Shore Community FCU loan payments in the month of July or August 2012.

A $25 fee for each loan payment you choose to skip will be deducted from your Savings/Checking account. 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.

Please pick up a Skip-A-Payment form at any of our three offices after June 1, 2012. A form will also be available on our Web site at www.shore2shorecu.com. The Skip-A-Payment form must be returned to any of our three locations on or before the due date of your loan(s) or mail your request to:

Shore to Shore Community Federal Credit Union
4550 Division | Trenton, MI 48183

**This program does not apply to: Home Equity loans, Line of Credit loans, Business loans, Overdraft Protection 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.*

COMMUNITY EVENTS

Spring and Summer Community Events

Please mark your calendar and look for Shore to Shore Community FCU at these events:

- **Make A Million Gala**, March 31, 2012 – Grosse Ile Education Foundation
- **Kidney Walk**, May 20, 2012 – National Kidney Foundation
- **Bake Sale for Relay For Life**, May 31 & June 1, 2012 Trenton & Woodhaven Branches
- **Grosse Ile Islandfest**, June 1-3, 2012 – Grosse Ile Township
- **Relay For Life, Woodhaven**, June 9-10, 2012 – American Cancer Society
- **Edge-Ross Charity Ride**, June 16, 2012, Trenton Firefighters Charities
- **Trenton Mid-Summer Festival**, July 13-15, 2012 – City of Trenton
- **Uncle Sam Jam,** July 13-15, 2012 City of Woodhaven
- **Roar on the River** July 20-22, 2012 – Trenton Rotary

Annual Meeting Reminder
May 15 at 6:00pm
4550 Division Rd.
Trenton Office

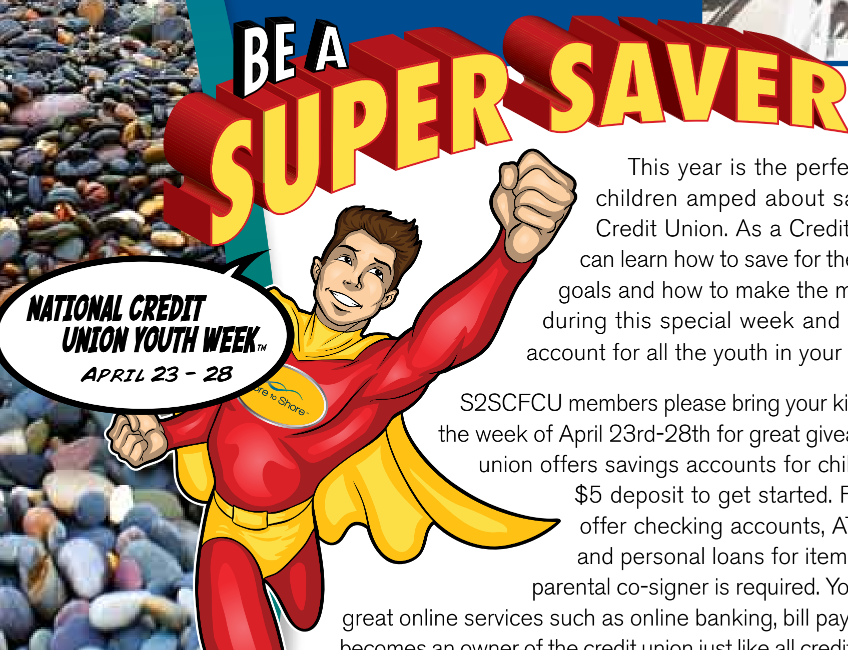
Sit Back and Relax or Get Up and Go

You've been working hard all year, so maybe now's the time to get the break you deserve. With a Vacation Loan from Shore to Shore Community Federal Credit Union, financing that well-deserved vacation is more than just simple—it's affordable.

Vacation Loan
5.99% APR*

Personal loans for just about everything! Stop by the Credit Union or call one of our friendly Loan Officers for all our great personal loan rates and terms.

*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.



This year is the perfect opportunity to get your children amped about saving money at their local Credit Union. As a Credit Union member, your child can learn how to save for the future, how to set financial goals and how to make the most of every dollar. Stop by during this special week and we'll be happy to open an account for all the youth in your life.

S2SCFCU members please bring your kids to our credit union during the week of April 23rd-28th for great giveaways and treats. Our credit union offers savings accounts for children of all ages with just a $5 deposit to get started. For your teenagers we also offer checking accounts, ATM/debit cards, auto loans and personal loans for items like laptops for college. A parental co-signer is required. Your teenager will have all our great online services such as online banking, bill pay and eAlerts. Your teenager becomes an owner of the credit union just like all credit union members. S2SCFCU has everything your young adult needs to begin and manage their financial future. Call one of our friendly member service representatives today to get started.

Holiday Closings

GOOD FRIDAY
Friday, April 6

MEMORIAL DAY
Monday, May 28

INDEPENDENCE DAY
Wednesday, July 4

Shore to Shore™
COMMUNITY FEDERAL CREDIT UNION

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

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

8756 Macomb | Grosse Ile, MI 48138
734.362.0577 F 734.362.0566

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 866.661.8328
AUDIO TELLER 734.675.3100 press # 2
SERVICE CENTERS 800.800.9700

www.shore2shorecu.com