



Winter
2011

Your One Way
to a Low Rate

Auto Loans as low as **2.99% APR***!

Drive to Shore to Shore Community FCU to apply for a low rate auto loan. We can finance up to 100% on your next new or used vehicle. And our flexible terms keep your payments affordable.

Visit our website at www.shore2shorecu.com to view current rates or stop by and we'll be happy to help you get started in person.

*APR = Annual Percentage Rate. All rates featured are listed "as low as" and are subject to credit approval and credit score. APR begins at 2.99% for 48-month term. Automobiles must be 2008 or newer model year. Rates and terms subject to change without notice. Please contact Shore to Shore for the latest rates. Some restrictions may apply.

Your connection to the latest Tax Updates: www.irs.gov

Tax season is right around the corner. While the filing process isn't enjoyable for many, you can get most of your questions answered without picking up the phone. Visit IRS online at www.irs.gov and click on "Individuals." Here you can choose from lots of topics of interest including:

Frequently Asked Questions | Highlights of Recent Tax Changes
Tax Information for Members of the U.S. Armed Forces | Taxpayer Rights
And much more!



There's Still Time For Your 2010 IRA

You still have time to make deposits in to your 2010 IRA!
Stop by today and we'll be happy to explain your options.

IRA Reminders

- You have until April 15th to contribute to your 2010 IRA. Please be sure to specify that you are making a 2010 contribution.
- The contribution limit for 2010 and 2011 is \$5,000, with additional contributions up to \$1,000 for taxpayers over 50.
- We offer competitive rates and federal deposit insurance up to \$250,000.



WE HAVE A NEW CEO!

Many of you already know Jennifer Guest, our new CEO, because she has been with the credit union for the last ten years. Jennifer has served most recently as the Director of Operations and Branch Management. She was promoted to CEO on January 1, 2011.

"I am looking forward to this new role and I am excited to be a part of our credit union's bright and successful future." says Jennifer Guest. "I'd like to thank our amazing board and staff for the overwhelming support and encouragement.

Serving our members is our top priority and in 2011 we will continue to find new ways to provide superior service and products to our membership. Among them will be the addition of a mobile banking system to make it even easier for our members to access their account(s) 24 hours a day, seven days a week from the palm of their hands.

We truly have great members and I thank you for making Shore to Shore CFCU your first stop for financial services. I encourage you to tell your family, friends and coworkers about the great advantages of belonging to our credit union.

I also want our membership to know that they can contact me at any time with ideas and suggestions that will make our credit union even better. I look forward to a new year and wish all our members and staff a successful and prosperous 2011."

Jennifer Guest,
Chief Executive Officer



Why throw away your money?

With the Sprint Credit Union Member Discount Plan You'll get:

- **10% off** most regularly priced Sprint service plans
- **15% off** most regularly priced Sprint business service plans
- Waived activation fee on new activations
- Waived upgrade fee

Available to new and existing Sprint members.

Click www.SprintSave4CU.com.

Call **877.SAVE.4.CU.** (877.728.3428)

Visit **your local Sprint retail location.**

Just tell them you're a **Credit Union Member** to get this exclusive discount.

Ask them to be attached to the NACUC_ZZM Corporate ID.



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Get Your Refund Faster with Direct Deposit

With direct deposit, your tax refund money can be sent electronically to your Shore to Shore Community FCU account – usually within 10 days! So to receive your refund faster, simply fill out the Direct Deposit line on your tax form and include your account number and our routing number:

272485482.



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.TFCU

MILES 734.675.3100 press # 2

SERVICE CENTERS 800.800.9700

www.shore2shorecu.com

