

Shore to Shore™

COMMUNITY FEDERAL CREDIT UNION

We Bring the Auto Show to You!

Does the Auto Show have you thinking about buying a car, but you just don't have the time it takes to shop for a vehicle? S2SCFCU can help you save time and money by bringing the vehicle you're looking for straight to you! Visit our website and click on the link for MyCreditUnionCar.com. When you find the car you want, we'll bring the vehicle to your home or office for you to test drive. All vehicles are certified and have a Carfax report. Even if you don't find the vehicle in the 250+ autos online, we will find the vehicle you are looking for within a 500-mile radius. Closing the deal is easy and can be done at one of our branches. All the paperwork is completed when the car is delivered and you never have to step foot in the dealership!



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.

* Annual Percentage Rate (APR) is subject to change without notice. APR is subject to credit score. APR begins at 2.99% for 48-month term for new vehicles. APR is subject to terms and conditions. Payment example: 48 monthly payments of \$22.14 per \$1000.00 borrowed. Call one of our friendly loan officers.

Monitor Your Mailbox for Important Tax Forms

Tax time is right around the corner, which means your tax forms are on their way. We will soon be mailing IRS Form 1099 to members who earned \$10 or more in dividends and IRS Form 1098 to members who paid at least \$1 in interest on credit union mortgages.

Watch your mail for these important documents and be sure to save them for your tax preparation. If you feel you should receive these forms but don't, please contact the Credit Union.

Winter
2012

**Daylight Savings
Time begins Sunday,
March 11 at 2:00 a.m.
Remember to set your
clocks ahead one
hour before you go to
bed Saturday night.**

There's Still Time For Your 2011 IRA

You still have time to make deposits in to your 2011 IRA! Stop by today and we'll be happy to explain your options.

IRA Reminders

- You have until April 17, 2012 to contribute to your 2011 IRA. Please be sure to specify that you are making a 2011 contribution.
- The contribution limit for 2011 and 2012 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.



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_ZM Corporate ID.



All rights reserved. Sprint, the logo, and other trademarks are the trademarks of Sprint Nextel. ©2010 CUcorp, Inc. 800-12 01/10 551

Please check our most current Fee Schedule at www.shore2shorecu.com. We are now charging non-members the same \$3 check cashing fee that we have been charging our members. In addition, our domestic wire transfer fee has been increased from \$20 to \$25. New fees will go into effect on February 15, 2012.

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

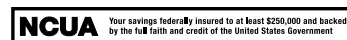
Mon. - Thurs.
8:30 am - 5:30 pm
Fri. 8:30 am - 6 pm

TOLL FREE 866.661.8328

MILES 734.675.3100 press # 2

SERVICE CENTERS 800.800.9700

www.shore2shorecu.com



National Credit Union Administration, a U.S. Government Agency
Federally insured by NCUA.

