

Shore to Shore™

COMMUNITY FEDERAL CREDIT UNION

The Key To

Affordable Financing

When it comes to purchasing a new vehicle, affordable financing is as important as finding the right price on your next vehicle. As a member of Shore to Shore Community Federal Credit Union, your key to affordable financing is in your membership. Our auto loans offer:

Rates as low as **2.99% APR*** on new vehicles
48 MONTH TERM

If you don't have time to come by the Credit Union for a quick pre-approval before you begin car shopping, many car dealerships offer indirect lending, so you can still take advantage of our great low rates by asking your dealership about lending options with Shore to Shore Community Federal Credit Union.

If you already have an auto loan with another financial institution, we may be able to lower your monthly payments by refinancing your current loan with our low, competitive rates. Stop by the Credit Union or visit www.shore2shorecu.com for more information or to apply today.

*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.

A Summer Vacation For Your Loan Payments

Everyone deserves a break once in a while, so why not give yourself a break that both you and your budget can appreciate this summer? With our Skip-A-Payment program, you can put a little extra cash in your hands when you choose to skip any or all* of your loan payments in the month of July.

A \$25.00 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.

To take advantage of this special offer, simply fill out the Skip-A-Payment 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:

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

*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. Please contact Shore to Shore Community Federal Credit Union for details.



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 fee from:

- Regular Share
 Share Draft Checking
 Other: _____

It is agreed upon per my signature, that the July 2011 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 July 2011.

Summer 2011



Congratulations Karen Janes!

Congratulations to Karen Janes who retired after 41 years of service with the credit union. Karen began working for Trenton Federal Credit Union in 1968 following her graduation from high school. She began her career at 18 years old as a File Clerk and became the credit union's first Data Processing Coordinator. She left the credit union in 1975 but returned in 1977, as a Teller and Loan Clerk. She was promoted to Head Teller and then Cash Supervisor. Karen retired as the credit union's Accounting Supervisor on May 27, 2011. The staff and Board of Directors would like to sincerely thank Karen for many years of dedicated service.

Keep It Simple With Online Services

From work to vacation and everything in between, we know sometimes the last thing you want to do is make an extra trip to the Credit Union to manage your accounts. That's why we are pleased to let you know you can stay connected to your accounts from the convenience of your home. With Home Banking and Bill Pay, managing your finances is as easy as 1, 2, 3:

- 1. Log in.** Access Home Banking and Bill Pay from your computer at home, at the office, even at the coffee shop.
- 2. Take care of business.** Check your account balance, transfer funds between accounts, view account history, pay bills, and more.
- 3. Log out.** Before you know it, your banking is done.

For even more convenience, we offer eStatements and eAlerts. eStatements are an electronic version of your monthly statement, which means you can view it online at anytime; and with eAlerts, you can receive email or text messages when your accounts reach a certain balance, a deposit or withdrawal has been processed, a check has cleared, and more.

To make managing your accounts simple and convenient, sign up for these FREE online services at www.shore2shorecu.com.

Scholarship Recipients

Shore to Shore Community FCU would like to congratulate six graduating seniors who served on this school year's Youth Advisory Committee. These students received a \$500 scholarship for participating: Alex Jentz, Liz Sheeran, Will Evans, Catherine Vollmerhausen, Kyle Page and Jordan Clemens.



Visit www.lovemycrreditunion.org to learn more about these exclusive discounts for credit union members.

High School Video Contest Results

Congratulations to Woodhaven High School, the winner of our first video contest, which was held in April. The competition was a great success! Both Woodhaven High School and Trenton High School's music departments participated in the contest, and each received a \$500 donation for their involvement. Their videos were posted on YouTube and the voting took place on the S2SCFCU Web site. More than 3100 votes were received from people in our local community and as far away as India and Japan! Thank you to everyone who voted for their favorite video.

Holiday Closings



INDEPENDENCE DAY

Monday, July 4

LABOR DAY

Monday, September 5



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

MILES 734.675.3100 press # 2

SERVICE CENTERS 800.800.9700

www.shore2shorecu.com

