

Shore to Shore™

COMMUNITY FEDERAL CREDIT UNION

Fall 2011

Make The Season Bright

With a Holiday Loan from Shore to Shore Community Federal Credit Union, you can stop picturing your holiday dreams and start living them instead. Take a vacation, plan a party, finish your holiday shopping, or pay off some bills—the options are endless!

Holiday Loan Special
Rates as low as 7.49% APR*

12-MONTH TERM | UP TO \$4,000

It's your holiday, so make it one to remember for years to come. Stop by the Credit Union to apply for a Holiday Loan today.

*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. Payment example: 12 monthly payments of \$86.76 per \$1000.00 borrowed.

Skip It... So You Can Spend, Save Or Splurge!

Our Holiday Skip-A-Payment program is back, which means you can choose to skip any or all* of your Shore to Shore Community Federal Credit Union loan payments for the month of December! It's a great way to free up some extra cash for the things you really want to enjoy this holiday season.

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 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:

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

Some restrictions apply. Give us a call or stop by the Credit Union for details. How would you like to put even more money in your pocket by skipping your December VISA payment? You don't have to do anything! If you are eligible, your VISA payment is automatically skipped for the month of December, but you can still make a payment if you prefer.

*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 fee from:

- Regular Share
 Share Draft Checking
 Other: _____

It is agreed upon per my signature, that the December 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 is not available to the following loan types: business, any line of credit, real estate secured and loans which have been modified in any way from its original term due to a financial hardship. This offer is subject to Credit Committee approval. Please note that any automatic transfer will not be made for this month per this agreement.

Holiday Closings

COLUMBUS DAY

Monday, October 10

VETERANS DAY

Friday, November 11

Only the Drive-thru at Woodhaven and Trenton will be open

THANKSGIVING

Thursday, November 24

Friday, November 25

CHRISTMAS (Observed)

Saturday, December 24

Monday, December 26

NEW YEAR'S (Observed)

Saturday, December 31

Monday, January 2, 2012



Pink Ribbons for the Yes Ma'am Program at Henry Ford Wyandotte Hospital – During the month of October, which is Breast Cancer Awareness Month, our members can purchase a pink ribbon at any of our locations for \$1. The money will be donated to the Yes Ma'am Program at Henry Ford Wyandotte Hospital. This program provides mammograms to local men and women who don't have health insurance to pay for this important procedure.

Great Pumpkin Festival – In order to promote awareness for domestic violence and child abuse, our staff will be carving pumpkins and donating them for auction at the Trenton Cultural Center on West Road in Trenton. The auction will be held on Saturday October 22, 2010.

Toys For Tots – During late November through mid-December Shore to Shore Community FCU is privileged to participate in Toys For Tots. Please help us make the holidays a little brighter for local families by dropping off new toys to your nearest S2SCFCU location.

Warm Clothing Drive – From Thanksgiving until New Year's S2SCFCU will be decorating our holiday trees again with hats, gloves, scarves and mittens. We will be accepting donations of new warm clothing items and giving them to the ChristNet Shelter in Southgate (adult sizes needed) and The Delray Community Christmas Party hosted by the Grosse Ile High School Rotary Interact Club.

Twelve Days of Country Christmas – S2SCFCU will be supporting the Trenton Parks and Recreations Holiday Festival December 3-13. Look for our ice carving at the 5th annual Fire & Ice Carving Spectacular on December 17 from 1-7 pm.

Gift Giving Made Easy



Here at Shore to Shore Community FCU, we're always looking for ways to make your life easier. That's why we are excited to help you get your holiday shopping done in one simple stop! We have VISA gift cards, which make the perfect gift for everyone on your gift list. Now you can skip the long lines and bustling crowds of holiday shoppers and simply stop by the Credit Union to stock up on VISA gift cards instead.



Friday, October 21

Why do 184 million people worldwide choose to belong to credit unions just like yours? Because credit unions create opportunities for families, strengthen communities and contribute to building a better world. This October, Shore to Shore Community Federal Credit Union will join 49,000 credit unions and their members in celebrating this credit union difference.

Please stop by the Credit Union Friday, October 21st for International Credit Union Day and celebrate with your fellow member owners! We will have free refreshments in the lobby. We hope to see you there!

We Bring the Dealer to You!

Don't like the time it takes to shop for a vehicle? S2SCFCU can help you save time and money. We bring the Dealer to you! Visit our website and click on the link for MyCreditUnionCar.com. We take all the hassles out of shopping for a vehicle. We 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 had to step into the dealership!



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

