

# DIVE INTO SUMMER and Cool Off Your Debt WITH A S2S CREDIT CARD

It's summer, relax. Don't let the stress of high-rate credit card balances and unexpected bills take the fun out of your summer days. Let S2S help you get your finances under control for the summer season with a low-rate balance transfer today.



## S2S Balance Transfer Special

**0** %  
APR

on purchases and balance transfers for 6 months\*

- No payment for 3 months
- New cards only

**PLUS, earn reward points** on all your qualifying purchases and balance transfers! Points can be redeemed for trips, gifts or even cash.



Get started with a S2S VISA credit card today. Visit [www.shore2shorecu.com](http://www.shore2shorecu.com) for details and application information.

\*APR – Annual Percentage Rate. Introductory rate of 0% for 6 months on all purchases and Visa balance transfers for the first 30 calendar days from the date your new credit card account is opened. Three months no payments from credit card open date. After the introductory period ends, the standard purchase APR will be applied to unpaid promotional balances and new purchases (The standard APR for purchases and cash advances is 9.99% - 18.00% based on your creditworthiness). New card members only. Subject to credit approval. Additional limitations, terms and conditions apply. You will be given further information when you apply.

# Seize the day Get Outside

with a Low Rate Loan from S2S

**RVS, BOATS, MOTORCYCLES AND MORE!**

Summer fun is just around the bend and S2S has a loan to help you get ready to play. Visit [www.shore2shorecu.com](http://www.shore2shorecu.com) for current rates and to get started with our secure online application today.

Summer 2021

### HOLIDAY CLOSINGS

**Independence Day**

(observed)

Monday, July 5

**Labor Day**

Monday, September 6



# Don't Let Summer Burn Your Budget

The long sunny days of summer have a way of flying by, and if you're not careful, they can whittle down your budget just as fast. Avoid a budget burnout by watching for these budget-busters.

**Day camps.** Rather than resorting to expensive day camps for the kids, check with your local library or city's park and recreation department for free or low-cost programs available for children.

**Extra driving.** Park visits, beach days, and zoo days have a way of guzzling up your gas. Consider limiting day trips to a couple times a week, or parking in a central location and walking from there.

**Lack of planning.** Busy summer days can make it tempting to give meal planning a break, which can mean last-minute trips to the store, or extra eating out. Consider foods that are easy to prepare and fun to eat, including meats and vegetables to grill.

**Keeping things cool.** Consider ways to reduce the length of time your air conditioner runs, such as opening windows at night, using fans, and keeping blinds closed on hot sunny days.

**Restocking summer clothes.** Be sure to shop your own closet before heading out for new clothes for the new season. If you still need new clothes for the season, consider classic items that remain trendy and are more likely to remain evergreen from summer to summer.

**Summer gear.** Tents, coolers, hammocks, lawn furniture—they all sound tempting for summer, but consider how much you'll use each new item versus how necessary it is to have a new one.

**Vacations.** There's nothing wrong with a great summer vacation, but if it forces you to use credit, consider making smaller, less expensive plans and start saving up for bigger plans for next year.



## Extra Summer Expenses?

From weddings, graduations, and baby showers to back-to-school clothes, books and supplies, summer brings a whole new variety of expenses along with all its fun. But don't worry. S2S CFCU has a low-rate Summer Loan Special to help you stress less and enjoy each day as it comes.

## Summer Loan Special

As low as **3.99% APR\***

Embrace summer and all its goodness by applying for our special low-rate 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.



## 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  
Sat. 9 am - 1 pm

### DRIVE-THRU

Mon. - Thurs.  
8:30 am - 5:30 pm  
Fri. 8:30 am - 6 pm  
Sat. 9 am - 1 pm

TOLL FREE 866.661.8328

AUDIO TELLER 734.675.3100 press # 2

SERVICE CENTERS 800.800.9700

[www.shore2shorecu.com](http://www.shore2shorecu.com)



**NCUA** Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government  
National Credit Union Administration, a U.S. Government Agency  
Federally insured by NCUA.

**keep Summer Sweet**  
Get the scoop on our  
**Summer Skip-A-Pay**  
Skip your qualifying loan payments this July or August.

Some restrictions apply. Contact a member service representative for details.