

Shore to ShoreTM
COMMUNITY FEDERAL CREDIT UNION

Happy
New
Year

Winter
2016



Your Credit Card Debt This Year!

With this special low-rate offer on balance transfers, the Shore to Shore CFCU VISA makes it easy to get a great start on the New Year. Simply open a new credit union VISA, transfer your balance(s), and enjoy:

0%
APR*

FOR **6**
MONTHS

Plus, all Shore to Shore CFCU VISA cards are automatically enrolled in VISA Score-Card Rewards, so you can start earning points on qualifying purchases right away! Visit www.shore2shorecu.com or contact a member service representative to transfer your balance and start saving with **0% APR*** today.

* APR = Annual Percentage Rate. Introductory rate of 0% for 6 months on first Visa balance transfer only from January 1, 2016 through March 31, 2016. 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.



Get Financially Fit!

It doesn't take sweat and tears to get financially fit – not when you take advantage of our special Debt Consolidation Loan. With this special low-rate loan, you can slim down your debts by consolidating them into one easy monthly payment. Plus, receive a complimentary credit report review!

Debt Consolidation Loan
AS LOW AS **4.99% APR***
UP TO 36 MONTHS

Stop by the Credit Union or call
866.661.8328 to learn more.

* 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.



Remember to



You, our members, never cease to amaze us with your ability to give to those in your community. As we welcome a new year, we say THANK YOU for your kind donations that made 2015 a huge success.

- **Yes Ma'am** – During the month of October we raised \$1000 through in branch bake sales and gift basket raffles for Henry Ford Wyandotte's Yes Ma'am program, which provides free mammograms to those in need.
- **Food Drive** – You helped us in donating 186 pounds of food to the Downriver Food Pantry during our annual Thanksgiving food drive.
- **Toys for Tots** – We were blown away by your support of Toys for Tots. The donation bins were overflowing with your kind donations and we tripled the amount of smiles (and toys) that we received from last year.
- **Warm Clothing Drive** – Despite an abnormally mild winter season thus far, the need for cold weather clothing is still great. With your help we were able to collect even more gloves, scarves and hats in 2015 than in previous seasons for those in need.



Save & Play for your Chance to Win!

For every \$25 you deposit to your Save to Win account from January 15, 2016 through March 31, 2016, you will earn a \$aveopoly piece to add to your \$aveopoly board for your chance to win getaways all over Michigan! Once you collect all of the same like colors, your name will be entered into a raffle for your chance to win that prize.

Collect \$aveopoly pieces for a chance to win:

- A night out in Downriver = 3 red pieces
- A night out in Dearborn = 4 yellow pieces
- A night out in Detroit = 4 green pieces
- A night out in Frankenmuth = 5 blue pieces

There's no limit to the amount of times you can enter to win – the more you save, the more you can play! See Credit Union for more information and complete rules.



Finance with a Great Rate Before It's Too Late!

Our mortgage rates are still low, but with the Federal Reserve raising rates, they won't stay this low for long. So if you've been thinking about purchasing a home or refinancing your existing home loan, now's the perfect time to make your move.



Through our partnership with Member First Mortgage, we are pleased to offer a variety of home loan options to fit your need. Choose from:

Fixed-Rate Mortgages ● Adjustable-Rate Mortgages
FHA loans ● VA loans ● And more!

Visit www.shore2shorecu.com or contact a member service representative for current rates and details.

Holiday Closings

MARTIN LUTHER KING, JR. DAY

Monday, January 18

GOOD FRIDAY

Friday, March 25

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



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

