

Shore to Shore™

COMMUNITY FEDERAL CREDIT UNION

Winter 2017

Skate through the Winter with a **S2S REWARDS VISA**

From winter shopping to weekend getaways, the S2S VISA Rewards card can help you see and do everything you want all season long.

ENJOY NO PAYMENTS FOR 3 MONTHS on New S2S VISA cards!

Plus, when you open a new S2S VISA, you'll pay 0% for 6 months on new purchases and balance transfers for the first 30 days.* Contact a member service representative to apply for a new VISA credit card today.

*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. Offer good from January 1, 2017 through March 31, 2017. 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.

It's Time for a **FINANCIAL CHECK UP!**

If you've got high-rate credit card balances or loans, bring them in to Shore to Shore Community Federal Credit Union for a financial checkup. We'll take a look at your debts to see if we can start saving you money by refinancing your loans with our low-rate Debt Consolidation Loan.

Plus, receive a complimentary credit report review! 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.

**DEBT
CONSOLIDATION
LOAN**

AS LOW AS
4.99%
APR*
UP TO 36 MONTHS

Remember to



Every December we like to take a moment to acknowledge you, our members, for helping us support our local community and some of the very important causes we work to raise money for annually! This year is no exception, you have once again amazed us with your generosity. Thank you for your kind donations in 2016!

- **Yes Ma'am** – Henry Ford Wyandotte's Yes Ma'am program provides free mammograms to those in need. As the result of this year's fundraising efforts we were thrilled to raise \$1,200 for this important cause.
- **Downriver Food Pantry** – You helped us in donating over 200 pounds of food to the Downriver Food Pantry during our annual Thanksgiving food drive.
- **Toys for Tots** – Once again, we're blown away by your support. The donation bins were overflowing with toys during the 2016 holiday season.
- **Children's Miracle Network** – Every year we're proud to support CMN by participating in Shop for Miracles and Miracle Jeans Days! This year, with your help we raised \$425 which will be matched by CO-OP, our ATM and Debit Card Network, bringing our total to \$850.
- **Warm Clothing Drive** – Many families in our community don't have adequate winter clothing. With your help, as in previous years we're on pace to collect even more gloves, scarves and hats than ever before!



Save & Play for your Chance to Win!

For every \$25 you deposit to your Save to Win account from January 15, 2017, through March 31, 2017, 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 ■■■■■

Enter to win once a day – the more you save, the more you can play!
See Credit Union for more information and complete rules.



LET'S PERFECT Your Home Loan

Not all home loans are built the same, but when you bring your current home loan to Shore to Shore CFCU, you can rest easy knowing we'll help you reconstruct your mortgage with better rates and terms, that are just right for you.



WE OFFER:

- Adjustable Rate Mortgages (ARM's)
- FHA (Federal Housing Administration)
- Fixed-Rate Mortgages (10, 15, 20, 30 year)
- HARP (Home Affordable Refinance Program)
- Super Conforming
- Veterans Administration (VA)

Stop by the Credit Union to learn more about refinancing with an affordable S2S home loan today.

Holiday Closings
MARTIN LUTHER KING JR. DAY
 Monday, January 16
GOOD FRIDAY
 Friday, April 14



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



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.