



Winter  
2018

**HOLIDAY BILLS HAVE YOU DOWN?**

**WE CAN PUT A SMILE  
ON YOUR FACE.**

**APPLY FOR A S2S VISA TODAY!**

**NEW CARDHOLDERS:** Add your **S2S VISA** as your  
primary payment method, and we will pay your

**amazon Prime membership  
FOR A YEAR!**

**Enjoy 0% for 6 months**  
on new purchases and balance  
transfers for the first 30 days\*

**AND**

**NO PAYMENTS FOR  
3 MONTHS**  
on new **S2S VISA Cards\***

**Contact a member service representative to apply for a new VISA credit card today.**

\*Shore to Shore CFCU will provide a Visa statement credit of up to \$99.00 when a new cardholder pays for their Amazon prime membership with their Shore to Shore CFCU Visa card, within 30 days of receiving their Shore to Shore CFCU Visa card. New cardholders who have already purchased an Amazon prime membership will receive up to a \$99.00 Visa statement credit when two Amazon purchases are made using their Shore to Shore CFCU Visa card, within the first 30 days of receiving their Shore to Shore CFCU Visa card. 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, 2018 through March 31, 2018. 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.

## Holiday Closings

**Martin Luther  
King Jr. Day**  
Monday, January 15

**Presidents' Day**  
Monday, February 19

**Good Friday**  
Friday, March 30

## GET A **DEBT** RESET

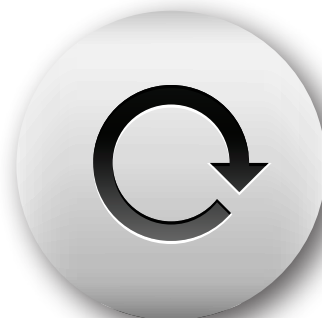
Whether you've got leftover holiday bills, medical expenses, or high-rate credit card debt, a Debt Consolidation Loan from S2S can help you leave debt behind and get a fresh start for the New Year.

## **DEBT** CONSOLIDATION LOAN

**Low Rates • Flexible Terms**

Visit [www.shore2shorecu.com](http://www.shore2shorecu.com) to learn more or stop by the Credit Union to speak with a member service representative.

\*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.







## Save and Play for Your Chance to Win!

For every \$25 you deposit to your Save to Win account from January 2, 2018, through March 31, 2018, 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.

## File Early to Combat **TAX FRAUD**

Given the magnitude of the Equifax data breach in 2017, it's not unlikely that some US consumers will experience identity theft in the form of tax fraud this tax season. To avoid falling victim, it is recommended that you file your taxes as promptly as possible.

If you happen to discover any of these tax fraud flags, take immediate action by filing a police report, contacting the IRS Identity Protection unit at 800.908.4490, and notifying all three credit bureaus:

- You are unable to file your return electronically because the IRS is stating a prior return associated with your social security number has already been filed.
- You receive a W2 or 1099 form from a company that you've never been employed by.
- You receive a notice from the IRS advising you of unclaimed wages or income.

## TAX-TIME TIPS: Save on TurboTax

It's The Smarter Way To Get  
Your Taxes Done Right



As a member of Shore to Shore CFCU, you can save up to \$15 on TurboTax® – the #1 best-selling tax software. With TurboTax, you'll get your taxes done right and your biggest possible refund, guaranteed.

- ▶ **NEW:** Expert review of your return. With TurboTax Live, you can have a live CPA or EA by your side to answer questions and review your tax return.
- ▶ **Get a head start on your taxes.** Snap a photo of your W-2, or import it into TurboTax from over 1 million companies. Either way, you'll save time and get a jump start on your tax return.
- ▶ **Searches over 350 deductions.** TurboTax finds every deduction and credit you qualify for so you don't miss a thing.

### Start TurboTax today and save!

*#1 Best-Selling brand of tax software based on aggregated sales data for all tax year 2016 TurboTax products. Visit <http://turbotax.intuit.com/lp/loy/guarantees.jsp> for TurboTax product guarantees and other important information. Limited time offer for TurboTax 2017. Terms, conditions, features, availability, pricing, fees, service and support options subject to change without notice. Intuit, TurboTax and TurboTax Online, among others, are registered trademarks and/or service marks of Intuit Inc. in the United States and other countries.*



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)



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

