

Shore to Shore™

COMMUNITY FEDERAL CREDIT UNION

SAVE TO WIN is YOUR KEY to GREAT SAVINGS!

If you don't have a Save to Win account yet, or if it's time to renew your current Save to Win account, October is the perfect month to come in and get started.

Every member that opens or renews their Save to Win will earn the opportunity to pick a key to try and open our treasure chest for the chance to

WIN \$500 OR \$100 IN CASH!*

A SAVE TO WIN ACCOUNT IS A GREAT WAY TO:

Save for the holiday season ■ Build an emergency fund ■ Save for vacation

* Must be an existing or new Save to Win account holder and over 18 years old. Account must be in good standing and member must renew, open, or for accounts that are not up for renewal make a deposit of \$5 or more at a Shore to Shore CFCU location between 10/1/2016 and 10/31/2016 to be eligible to select a key to try and open the treasure chest. Only one key selection per eligible Save to Win account over the promotional period.

Prizes: The Credit Union will award one initial \$500 cash prize when the first winning key is selected and the treasure chest is opened. After the first initial prize is claimed additional winning keys will receive a \$100 cash prize until the end of the promotion on 10/31/2016. At the end of the promotion, if a winning key has not been selected for the initial prize, a winner will be randomly selected on 11/1/2016 from all qualifying entries made during the promotional period. A new winner will be selected for all unclaimed prizes as of 11/15/2016. Odds of winning are 1 in 20 with a total of 20 winning keys available for selection.

THE HOLIDAYS
ARE AS

Easy As 1-2-3

WITH SHORE TO SHORE

- 1. Holiday Loans!** Don't fret over your ever-growing holiday gift list. Instead, turn to S2S for a low-rate Holiday Loan. We can help you get all the cash you need for everything and everyone on your list.
- 2. Visa Rewards Double Points*!** Earn double points every time you swipe your S2S VISA from 11/24/16 to 12/25/16.
- 3. Holiday Skip-A-Pay!** Free up some extra cash for the holiday season by choosing to skip your December or January payment(s) on qualifying S2S VISA and/or loan accounts.

*Double points apply to qualifying purchases only from 11/24/16 - 12/25/16. Some restrictions may apply. See Credit Union for details.

Fall 2016



Santa at S2S!
Saturday, December 3
from 9:00am - 1pm

Bring a toy for Toys for Tots and get a picture with Santa, craft keepsake, giveaways, slushies made from the North Pole, and also a special gift for Shore to Shore CFCU youth members!

Holiday Closings

COLUMBUS DAY

Monday, October 10

VETERANS' DAY

Friday, November 11

THANKSGIVING

Thursday, November 24

Friday, November 25

CHRISTMAS

Saturday, December 24

Monday, December 26

NEW YEAR'S

Saturday, December 31

Monday, January 2, 2017

Remember to



Like us on
Facebook



INTERNATIONAL CREDIT UNION DAY

Join us this October as we celebrate you, our members!

TO SHOW YOU OUR APPRECIATION FOR CHOOSING S2SCFCU WE INVITE YOU TO COME BY THE CREDIT UNION AND ENJOY THE FOLLOWING:

Yes Ma'am Bake Sale and Fundraiser

Starting October 1st, we will be raffling off baskets in the lobbies for Breast Cancer Awareness Month. Then, join us October 3rd and 4th for a bake sale with proceeds supporting the Yes Ma'am program through Henry Ford Hospitals, which provides free mammograms to those without insurance. Throughout October, we'll also be raffling off Yes Ma'am Raffle Baskets in our lobbies, so while you are in for a delicious treat, purchase a few tickets to win one of our four basket raffles.

CU Lunch Local

The idea is simple and fun, buy local all day on October 18th! We will have food from The Little Pierogi & Crepe Kitchen in the lobbies for our members and raffles for gift cards to the restaurant.

Plus, FREE giveaways, raffles, and treats all month long!

With all the fun events going on in October, it's the perfect time to introduce a friend, family member or co-worker to the benefits of banking with S2S. So pull out your calendar and save the date to join us for Member Appreciation Week!

Shop for Miracles

Use your S2S debit card on October 20th for purchases and we will donate \$0.10 per transaction you make on this day to the Children's Miracle Network.

Treats

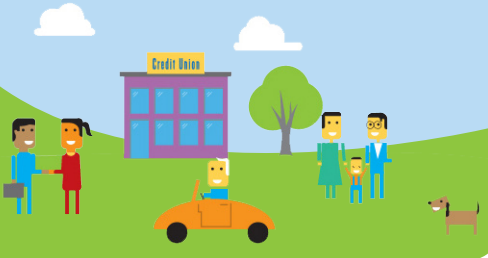
Visit our lobby on Fridays for popcorn and on Saturdays for donuts and cider.

Save to Win

Open a new Save to Win account any time in October for your chance to pick a key to our treasure chest – winning keys will win \$500 or \$100 cash!

TGFM – Thank Goodness for Members

As a way of saying thanks for being a member with S2S, we will be raffling off Imagine Theatre tickets every Friday throughout October. Stop in for your chance to win!



THERE'S MONEY IN YOUR HOME!



NOW IS THE PERFECT TIME TO REFINANCE

With the favorable housing market and rates near historical lows, now may be the ideal time to refinance your current mortgage or to take advantage of your home's equity.

REFINANCE YOUR CURRENT MORTGAGE

This is a convenient way to get out of a high-rate mortgage, cancel Personal Mortgage Insurance, change the length of your loan, or simply lower your monthly payment.

GET A HOME EQUITY LOAN

Use your home's equity to get cash for home renovations, tuition, debt consolidation, or whatever else you need.

Through our partnership with Member First Mortgage, we are pleased to offer members the best rates around and friendly loan experts to walk you through the home loan process. Visit www.shore2shorecu.com to learn more about S2S home loans today.



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.

COMMUNITY EVENTS

Shore to Shore is proud to be an active supporter for several charities throughout the year. Every deserving charity we select allows us to help make an impact in the communities we serve. This quarter is no different, celebrate and participate with us this quarter at the following events.

- **Yes Ma'am** – Help us raise money to help provide mammograms for uninsured patients in our community. We'll be holding a bake sale on October 3rd and 4th and will be raffling off baskets throughout the month of October.
- **Shop for Miracles** – Use your S2S debit card on October 20th for all your purchases and we will donate \$0.10 cents per transaction to Children's Miracle Network.
- **Canned Food Drive** – Help us collect food for the Downriver Food Pantry throughout the entire month of November.
- **Toys for Tots and Warm Clothing** – In December help put a smile on children's faces with our annual Toys for Tots drive. Also, help decorate our trees with mittens, hats, and scarves for our warm clothing drive to those in need this winter.

And finally, a special thank you to all our staff and our members who helped us support our recent Stuff a Backpack Drive and Children's Miracle Network fundraising.

