

Shore to Shore™

COMMUNITY FEDERAL CREDIT UNION

Winter 2014

Overloaded with Holiday Debt?



WE CAN HELP!

If the New Year has found you buried under a stack of leftover holiday debts, it's time to turn to Shore to Shore Community Federal Credit Union. We can help you dig your way back out of debt and help you get your finances back on track.



Low-Rate Credit Union Loan

Consolidating your holiday debts is easy with our low-rate signature loan.

Simply bring your high-rate loans and credit card balances to us, and we'll help you save money every month by combining them into one low monthly payment. Stop by the Credit Union or call **866.661.8328** to learn more about your options today.

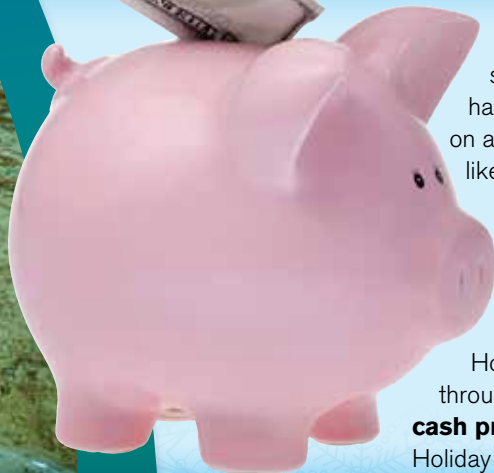
Need a little extra cash this month? January Skip-A-Payment can help! Call or visit us online for details.



Start the Year Off Right with Our Holiday Savings Challenge!

With a Holiday Savings account from Shore to Shore, you can start saving for the next holiday season the easy way. This special account has no fees, no minimum balance requirements, and it can be withdrawn on at any time. Simply open the account and make deposits whenever you like, or set up a payroll deduction for even easier savings. The funds from your account will automatically be transferred to your regular savings account the first week of November, so you can enter the 2014 holiday season with cash in your hand.

Here's how the challenge works - each member who sets up a Holiday Savings account and makes a monthly deposit to the account throughout the year will be entered in a drawing to win **one of five \$100 cash prizes!** What are you waiting for? Stop by the Credit Union to open your Holiday Savings account today!



If you're in the market for a home, or if you've been thinking about refinancing your home, be sure to stop by Shore to Shore Community Federal Credit Union. We make buying or refinancing a home easy, and we have plenty of loan options to suit your needs. Call **866.898.1818** to speak with a Mortgage Representative today.

Remember to



Shore to Shore Community Federal Credit Union takes pride in supporting our local communities. This past quarter, we had the pleasure of participating in several local events, including:

- **Light The Night Leukemia Walk & Bowling Fundraiser** – S2SCFCU employees and family members participated in Wyandotte's Light The Night Walk event to raise funds for the Leukemia & Lymphoma Society, and our bowling fundraiser brought in contributions of \$741.00!
- **Light The Nite Domestic Violence Awareness Pumpkin Carving** – 25 pumpkins were carved and put on display on West Rd. to shed light on awareness for domestic violence.
- **Yes Ma'am Program Bake Sale** – Over \$600.00 was raised to help provide mammograms for uninsured patients in our communities.
- **Downriver Food Pantry Thanksgiving Food Drive** – We collected and donated 198 pounds of food!
- **Toys For Tots** – Hundreds of toys were collected at our branches and donated to Toys for Tots this past holiday season. Thank you for making the holidays special for everyone in our communities!
- **Warm Clothing Drive** – With overwhelming support from members and staff, we were able to collect over 300 hats, gloves, scarfs and jackets to donate for those in need this winter.

A 60th Anniversary WRAP UP



We've had a great time celebrating with you, our members all year! Thank you for your membership and here's to the next 60 years! The final winners are:

- | | | |
|----------------------|--------------------|-------------------|
| Leo Richardson | Carl Mackert | Bernard Lancour |
| Thomas Drake | Dennis Christensen | Kristine Wojtas |
| Ronald Wilde | Michael Mulheisen | Thomas Noffsinger |
| Kevin Conroy | Bryan Quigley | Danny Newsome |
| Jason Yoscovits | Stacie Chattam | Stephanie Lucas |
| Jennifer Killingback | | |



Tax Forms Coming Soon to Your Mailbox

We will soon be mailing out IRS Form 1099 to members who earned \$10 or more in dividends on credit union accounts, and IRS Form 1098 to those who paid at least \$600 in interest on credit union mortgages. Please retain these forms for your tax preparation. If you feel you should receive one of these forms but don't, please let us know.

Smart Ways to Use Your Tax Refund

If you're one of the lucky Americans receiving a tax refund this year, here are a few tips to help you make the most of your hard-earned money:

- Direct the money to your retirement account and allow compounding interest to multiply your refund over the next few decades.
- Contribute to or establish an emergency savings account. That way, you can avoid amassing credit card debt in the event of a job loss, medical emergency, or car or home repairs.
- Double your money by using the funds to pay down high-interest credit card debt—you'll put a dent in your balance while avoiding hundreds of dollars in interest fees.

We're In Your Pocket!

Did you know Shore to Shore offers Mobile Banking? With

Mobile Banking, you can easily access and manage your credit union accounts from your mobile device. Now that's convenient! Plus, we use industry-leading encryption, so you can rest easy knowing your account information is always kept safe and secure. Getting started with Mobile Banking is simple. Just visit www.shore2shorecu.com for complete details.



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

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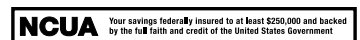
Mon. - Thurs.
8:30 am - 5:30 pm
Fri. 8:30 am - 6 pm
Sat. 9 am - 1 pm

TOLL FREE 866.661.8328

AUDIO TELLER 734.675.3100 press # 2

SERVICE CENTERS 800.800.9700

www.shore2shorecu.com



Federally insured by NCUA.

