



# CBCCU News & Notes

A Publication of Clarkston Brandon Community Credit Union

July 2009

## Enjoy the Convenience of E-Statements

Enjoy the convenience of receiving your statements online rather than paper statements in the mail. Choosing E-Statements is the right choice for you...for all the right reasons!

- **Safer** – No worries about your statement getting lost or stolen in the mail.
- **Faster** – Receive your E-Statement by the beginning of the month rather than waiting for the mail to arrive. You'll also begin receiving all Credit Union notices by e-mail that you previously would have received by mail.
- **More Convenient** – Receive your statement through our secure online system from any computer with Internet access...even if you are out of town.
- **Environmentally Friendly** – Save trees by reducing the amount of paper needed to print statements.

### Win A Nintendo Wii System!\*

All members who sign up for E-Statements from June 1 to July 31, 2009 will be entered into a drawing to win a Wii System. Complete and mail or drop off this form at the Credit Union office. Drawing will take place August 5, 2009.

**YES...I would like to stop receiving paper statements and begin E-Statements through Home Banking. I understand this is also my entry into the drawing for the Wii System.**

NAME (PRINT)

ACCOUNT #

E-MAIL ADDRESS

SIGNATURE

DATE

\*No purchase necessary.

## Electronic Convenience

In addition to E-Statements, when you participate in our other electronic services, you'll enjoy 24/7 access to your CBCCU account.

- It's Me 247 Home Banking
- Bill Pay
- Direct Deposit
- Checking & Debit MasterCard
- ATMs

**Enjoy using these services today!**



## We Have Money To Lend

New & Used Vehicle Loans  
As Low As **4.74%** Fixed APR\*  
2008-2010 Models



Many financial institutions are curtailing credit or increasing interest rates...but not your Credit Union.

**We have money to lend** at our same low rates, flexible terms and fast processing!

There are a lot of great deals now available for new vehicles. However, don't act too quickly when it comes to financing options available at the dealers. Take the time to compare because the 0% or lower-rate programs may not be your best deal. 0% is usually only available for A+ credit, or for limited models and options.

Call or stop by the Credit Union office and we'll do the comparison for you. If it is your best deal...we'll tell you so. You can trust CBCCU to look out for your best interest. Sometimes it's best to take any discounts and/or rebates offered and finance your vehicle at CBCCU.

When you're in the market for any type of loan, come to CBCCU because we have money to lend. Visit our web site at [www.cbccu.org](http://www.cbccu.org) for current rates and to apply for your loan. Or, call or stop by the Credit Union office and we'll be happy to assist you.

\*APR = Annual Percentage Rate, subject to change. Rate based on individual creditworthiness. Loan cannot be used to pay on existing CBCCU loans.



**Discounts Available to Credit Union Members Through GM**

Obtain discounts on most new GM vehicles through the Invest In America program. Visit [lovemycreditunion.org](http://lovemycreditunion.org) to obtain your discount certificate. Follow the prompts and indicate that you are a member of Clarkston Brandon Community Credit Union. Take that certificate to the participating dealers, along with proof of membership...and obtain your discount. This is in addition to any other manufacturer or dealer discounts offered.

If you have any difficulty accessing the site or obtaining your certificate, contact us and we'll be happy to assist you.

Apply for your CBCCU loan BEFORE you begin shopping. With a pre-approved loan, it's like shopping with cash!

**As Low As 4.74% APR\* Available For Refinances Too!**

If you've financed your 2008-2010 vehicle at another financial institution at a higher rate, we can refinance that loan for you at our new vehicle rate if you come to us within 60 days of your purchase. Save money by refinancing with CBCCU today!

## A Message From Laura-Clark Brown Bear Market Rally or Road to Recovery?

Through Friday, April 3, 2009, we have seen the major stock market indices jump from their recent lows. The Dow Jones Industrial Average was up 22.5%, the NASDAQ up 27.8%, and the S&P 500 up 24.5% in less than a month.<sup>1</sup>

Skeptics of the rally refer to the performance as a "bear market rally" in which the markets perform well for a short time in the midst of a longer, more extended sell-off. They believe the rally is not indicative of changes to the underlying fundamentals of the economy and foresee more difficult waters ahead.

There are, however, some optimists out there who believe this to be the beginning of a more extended advance. The folks in this category see positive signals in the economy and look at figures like increasing unemployment as a "lagging indicator" more reflective of current or past economic fundamentals than future economic prospects. Regardless of which camp you fall in, we're all affected by the tough times in which we live. And there remains considerable uncertainty in the economy, whether it is with the nation's auto industry or its financial system.

Times such as these present an opportunity to take inventory of one's personal situation, be it financial or otherwise. If I can be of assistance in this regard for you, your family, or an acquaintance, please contact me at the Credit Union.

*The Dow Jones Industrial Average, Standard & Poor's 500 (S&P 500) & the NASDAQ composite are unmanaged groups of securities considered to be representative of the stock market in general. Past performance is no guarantee of future results. Indices are unmanaged and cannot be invested into directly.*

*Investment Advisor Representative with and Securities and Investment Advisory Services offered through InterSecurities, Inc. (ISI), member of FINRA and SIPC and Registered Investment Advisor. Non-Securities products and services are not offered through ISI. Securities offered through InterSecurities Inc. are: "not NCUA insured, not deposits, obligations of, or guaranteed by any credit union" subject to investment risk, including the possible loss of principal amount invested. ISI and Clarkston Brandon Community Credit Union are not affiliated. LD30239-11/08*

<sup>1</sup><http://finance.yahoo.com/echarts?s=%SEDII#symbol=%SEDII;range=3m>

Receive a  
Jump Drive  
When You  
Sign Up For  
CBCCU's  
College Care  
Package!\*

## College Care Package

Whether your college is across town or across the country, when you have CBCCU's College Care Package, you'll have convenient access to your account anytime.

- Checking & Debit MasterCard
- It's Me 247 (Home Banking)
- ATMs
- E-Statements
- Shared Branches
- VISA Credit Card

## Congratulations Class of 2009!

*\*While supplies last.*

## Eight \$250 Scholarship Winners

Congratulations to this year's \$250 Scholarship winners.



**Clarkston Winners** (l-r): Eric Leichtnam, Claire Chiodo, and Amanda Tack. Alyssa Santola missing from photo.



**Brandon Winners** (l-r): Stephanie Stolman, Kara Craig, Cody Hibbs, and Christian Plumm.

## Community Corner

- In June, CBCCU was again a corporate sponsor for the Red Cross Blood Drive in Clarkston. Thank you to all who helped make this an outstanding success.
- CBCCU is proud to be a sponsor of Ortonville's Beets, Beats & Eats, a 13-week program held throughout the summer that offers fun for the whole family.

## Zoogles Summer Reading Program

Have fun reading this summer and participate in the CBCCU Zoogles Summer Reading program. Read three books and you could win a **\$50 Borders Gift Card** (one to be given away at each CBCCU office). See separate insert enclosed with your statement for details.

*No purchase necessary.*



## NEWS BRIEFS

### We're Here When You Need Us

We realize that times are tough for a lot of our members. Please remember that this is your personal financial institution and we care! Come to us before you're having difficulty making your loan payments and we can discuss options that may be available to you.

### Summer Skip-A-Pay Program

You may be eligible to keep extra cash in your pocket for summer fun when you skip either your July or August loan payment(s). Call or stop by the Credit Union office to find out if your loan is eligible for the Summer Skip-A-Pay program.

### Zoogles Easter Egg Savings Bond Winners

Congratulations to our Clarkston winner Hayden Wilson, and our Brandon winner Tyler Solo.

They were the lucky winners of the \$50 savings bonds during the Easter Egg Savings Contest.



Hayden Wilson



Tyler Solo

### Holiday Closings

Independence Day: Saturday, July 4, 2009  
Labor Day: Monday, September 7, 2009



**Clarkston Office**  
8055 Ortonville Road  
Clarkston, MI 48348  
248-625-2923  
Fax: 248-625-5199

**24/7 Audio Teller**  
616-285-5720  
Toll-Free: 800-860-5704

### Hours

Monday-Thursday: 9:00 a.m. – 5:00 p.m.  
Friday: 9:00 a.m. – 6:30 p.m.

**Clarkston Drive Thru Open Saturday**  
8:00 a.m. – Noon

**Brandon Office**  
4 South Street  
Ortonville, MI 48462  
248-627-9944  
Fax: 248-627-3873

**Web Site**  
[www.cbccu.org](http://www.cbccu.org)

