



CBCCU News & Notes

A Publication of Clarkston Brandon Community Credit Union

October 2009

Bring Your Loans *Home To* CBCCU

If you have higher-rate loans at other financial institutions, bring those loans home to CBCCU.

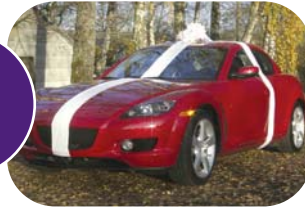
- If you have a higher-rate new vehicle loan at another financial institution, we'll refinance your loan at our new car rate within 60 days of your purchase date.
- Refinance other loans that you may have for vehicles, RVs, boats, and more.
- Receive a CBCCU VISA® Credit Card and pay off those other higher-rate balances.
- If you need extra cash for the holidays, apply for our low-rate Holiday Loan, available through January 31, 2010.

Many consumers are experiencing increasing credit card rates, high fees, and even having their credit limits reduced without notice. Close out those credit cards, and bring your credit card balances home to your Credit Union. Choose from our VISA Gold or VISA Classic programs with low rates, no annual fees, 25-day grace period, no default fee, and more.

Check Out Our Rates

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

Holiday Loan
As Low As **8.99%** Fixed APR*
Up To 24 Months



*APR = Annual Percentage Rate, subject to change.



Xtend Shared Branches *Currently 132 Locations Available To You*

Enjoy the convenience of making transactions on your CBCCU account at more than 132 shared branch locations throughout Michigan. Visit our web site and click on the Xtend logo on the left side of our home page. Enter your zip code and you'll be provided with the locations near you. Visit these locations to make transactions on your CBCCU account including deposits, withdrawals, transfers, loan payments, and more.

Sorry...but you cannot open CBCCU accounts or apply for loans at the Xtend Shared Branches, but we make these services convenient for you by calling the Credit Union office at 248-625-2923, or apply for loans online at www.cbccu.org. Ask us for an Xtend location brochure the next time you visit your CBCCU office.

When making transactions on your CBCCU account, you will need your Credit Union account number and a photo identification such as your driver's license. If you cannot find your CBCCU account card, we'd be happy to provide you with another one when you stop by either CBCCU office.

Enjoy the convenience of using Xtend Shared Branch locations today!

Holiday Skip-A-Payment

Have extra cash for holiday shopping and travel when you skip your December **OR** January loans payment(s) at CBCCU. Call or stop by the Credit Union office for information on the type of loans that qualify for this Skip-A-Payment program. There is a \$15.00 fee for each payment skipped.

Please note that only two (2) skip-a-payments are permitted over the life of any loan. The skip-a-payment option is subject to review and approval.

Watch For VISA Skip-A-Payment: You may be eligible for a VISA Skip-A-Payment in January. Watch your statement for details.

Member Survey

**There's Still Time
Deadline: October 23rd**

Give us your opinion regarding our hours and enter the drawing for a chance to win an iPod!*

If the Credit Union had extended hours at the Clarkston Office, what would it allow you to do that you cannot already accomplish during the current hours?

- Deposit/Withdraw/Cash Checks
- Apply for Loan/Pick up Loan
- Other _____

Which extended, full-service hours at the Clarkston office would you find more convenient?

- Current hours are convenient as is.
- Monday & Friday – 9:00 a.m. – 6:30 p.m.
- Monday & Friday – 8:00 a.m. – 6:30 p.m.
- Monday & Friday – 7:00 a.m. – 6:30 p.m.
- Saturday – 8:00 a.m. – 1:00 p.m.
- Other _____

To be entered into the drawing for an iPod please provide the following information:

Signature _____

Printed Name _____

Account # _____

Phone # (____) _____

Bring this completed survey to your CBCCU office or mail to:

Clarkston Brandon Community Credit Union, 8055 Ortonville Road, Clarkston, MI 48348

*I give permission to Clarkston Brandon Community Credit Union to publish my name and photograph, if I win. No purchase necessary. Winner is to be chosen by random drawing. Staff, board members, and immediate family members of aforementioned are not eligible to win. Deadline for entries is October 23, 2009. Drawing will take place October 27, 2009.

IMPORTANT NOTICE TO OUR MEMBERS WITH LOANS

If you have a VISA credit card relationship with Clarkston Brandon Community Credit Union, you should be aware of a change that has taken place in August.

Due to new Federal Regulations, the actual due date of your loan is being updated. You do not need to sign any additional forms or contact the Credit Union for this change to take affect. The loan disclosure you signed when you first obtained your loan will suffice as authority to change your due date.

For the Credit Union to remain in compliance with the new regulations, the actual due date(s) will be changed to the 28th of each month. A reminder of your payment due will be included on your monthly statement.

For you, there will be no change in how your payments are made or applied. If your loan payment(s) are made automatically, your payments will continue to be applied as always. If you make your loan payment on a specific date of the month prior to the 28th, you may continue to do so.

Making the change in this manner will (1) cause the least amount of disruption to you, our member, and (2) help the Credit Union to control expenses associated with changes caused by the regulations, so that we may continue to offer competitive loan and savings rates.

If you have any questions or special requests, please do not hesitate to contact the Credit Union office at 248-625-2923.

Financial Round-Table Discussions To Take Place

We are holding a very important round-table discussion regarding market conditions and investment portfolios. We have reserved a few dates for you to choose from to fit your schedule.

We know you have been bombarded with negative news from the media concerning the mortgage crisis, banks in crisis, investment manager scandals and the ongoing wars in Iraq and Afghanistan. With the current recession, we must continue to monitor and adjust investment holdings with the focus of your original goals; security for your families and preservation of your savings for retirement, education and other financial needs.

It is very important that we review and discuss your options with your portfolio to make sure that you maintain the benefits you need. Sign up for one of these sessions today!

Clarkston Brandon CCU

Clarkston Office – 10:00 a.m.

- Wednesday, October 21
- Wednesday, October 28

Successful Equity Management – 6:00 p.m.

7150 Dixie Hwy., Suite 1, Clarkston

- Thursday, October 22
- Thursday, October 29

To register, please stop at our front desk, call us at 248-625-2923, or e-mail lclark-brown@tfamail.com to let us know which meeting you will be attending. If you are unable to attend any of these dates, please call to set up an appointment for review if you have not already done so.

Investment Advisor Representative with and Securities and Investment Advisory Services offered through InterSecurities, Inc. (ISI), member of FINRA and SIPC and Registered Investment Advisor. LD31165-04/09

Kids' Corner

Zoogles Summer Reading

Winners: Congratulations to our two Zoogles members who each won a \$50 Border's gift card.



Clarkston Office
Greta, age 5



Brandon Office
Elizabeth, age 9



For Members Ages 11 & Under

If you have children or grandchildren ages 11 and under, open a Zoogles Savings Club account for them today. They'll enjoy the many benefits including a special gift when the account is opened, savings promotions, and much more.

Zoogles Holiday Stocking Giveaway

When our Zoogles Savings Club members make deposits from now through December 18th, they'll be entered into a drawing to win a 6' stocking filled with games and prizes.*

**One entry per day per Zoogles Club member please. No purchase necessary. Drawing will take place December 21st. One holiday stocking will be given away at each CBCCU office. Must be a Zoogles Savings Club member age 11 or under to enter.*

NEWS BRIEFS

Go Green E-Statement Winner

Congratulations to Michael Peterson, who participated in our E-Statement promotion and won the Wii system.



CEO Donna Bullard presents the Wii system to Mike and his daughters.

Christmas Club Distributions

On October 1st, balances in the Christmas Club Accounts were transferred to members' savings accounts. Access your Christmas Club money in these convenient ways:

- Make an ATM withdrawal.
- Transfer the money to your checking account through CU*atHome (home banking or CU*Talk (audio teller).
- Make a withdrawal at the Credit Union office.

If you would like us to mail you a check, call a Member Services Representative and we will be happy to do that for you.

Holiday Closings

Veterans' Day: Wednesday, November 11
Thanksgiving Day: Thursday, November 26
Christmas Eve: Thursday, December 24
Christmas Day: Friday, December 25
New Year's Eve: Thursday, December 31 – Closing at 1:00 p.m.
New Year's Day: Friday, January 1



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

