



CBCCU News & Notes

A Publication of Clarkston Brandon Community Credit Union

January 2009

When It's Time
For A Loan...

We Have The
For You!



During a time when other financial institutions are restricting credit, reducing credit lines and increasing rates, Clarkston Brandon Community Credit Union is continuing to provide loans to members at the same low rates, flexible terms, and fast processing.

CBCCU has not been involved in the investment and lending practices of other financial institutions. Your Board of Directors and management have protected you and your Credit Union and have continued to conduct business in order to maintain our position of strength and stability. That's why we have money to lend!

At CBCCU, loans are available to our members for many reasons including:

- New & used autos & motorcycles
- RVs, boats, trailers, snowmobiles, jet skis, ATVs
- Home mortgages
- Home equity loans
- Personal loans
- Line-of-credit loans
- VISA® Credit Cards
- And more

Visit www.cbccu.org for current rates and to apply for your loan. Or, stop by your CBCCU office and we'll be happy to process your loan request right away. You can even apply for your loan BEFORE you begin shopping. With a pre-approved loan, you'll enjoy extra negotiating power and you'll close your deal faster.

There's Still Time Holiday Loan Special

As Low As

8.99% Fixed
APR*
Up To 24 Months



If you used department store credit cards for your holiday shopping, those bills are now pouring in. If you have a payment due for a "buy now, pay later" program, you have to pay it off or you'll pay a high interest rate from the time you made your purchase.

Perhaps you have college expenses coming up or you need additional cash for other reasons.

There's still time for you to take advantage of our 8.99% Holiday Loan Special because this offer doesn't end until January 31, 2009. Apply online at www.cbccu.org or stop by the Credit Union office and we'll handle the details for you.

*APR = Annual Percentage Rate.

Invest in
America 

GM & Chrysler Discounts Available To Credit Union Members

As a Credit Union member, you are eligible to receive discounts on most new GM and Chrysler vehicles. For details on this program, visit this web site today!

lovemycreditunion.org

Be sure to apply for your CBCCU loan BEFORE you begin shopping for your vehicle. With a low-rate CBCCU loan and these discounts, you'll drive your vehicle away for less! Apply online at www.cbccu.org or stop by the Credit Union office today.

You'll need an authorization number to present to the dealer. Obtain your number at the lovemycreditunion.org site by following the prompts. Please call or stop by the Credit Union office if you need assistance. You'll also need to show the dealer proof of membership with CBCCU.

Community News

Even when times are tough for so many, our members continue to give to others during the holiday season. We are overwhelmed by our members' generosity with the gifts provided for our Giving Tree at each of our offices. These gifts are provided to needy families in our community.

Food donations for Lighthouse North and OCEF in Ortonville were plentiful and this food was provided for disadvantaged families in our area.

We would like to extend our gratitude to our members in helping make these programs such a tremendous success.



Message from Laura Clark-Brown



We have seen and heard much from our financial markets. Economic worries have grown on the heels of continued housing market weakness. The weakness in the housing market has extended to the financial market in the form of a liquidity problem.

While there is no certain method for determining if this market downturn should be considered a correction or if we are in the midst of a broader bear market, it is important to remember why investors are in the market in the first place.

It is commonly quoted that large company stocks return on average 10%. In fact, this is their historical average from 1926-2007. However, calendar year returns of between 8-12% have occurred only five times over those 82 years. There have actually been 23 occurrences over that time frame of negative calendar year returns. Over that same time frame, inflation has averaged around 3%, while corporate bonds have averaged 5-6%. So, while volatility is nothing new to the financial markets, over the long-term, investments in stocks have proven to be a preferred method of generating positive real returns.

So, while it is not easy for anyone to weather turbulent times in the market, the long-term investor should focus on the long-term average returns of the market as opposed to the short-term volatility. If you have any questions about your investment(s), or would like to take this opportunity to reassess your investment objectives, please don't hesitate to give me a call.

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

Accounts Insured To \$250,000

Accounts at CBCCU are insured up to \$250,000 through the National Credit Union Administration, a federal agency that administers the National Credit Union Share Insurance Fund (NCUSIF). Your IRAs are insured separately up to \$250,000. The NCUA insurance is backed by the full faith and credit of the United States Government. There are ways you can structure your accounts to obtain more than the maximum insurance protection. Contact us for details. Or, you can find additional information regarding NCUA insurance at www.ncua.gov/shareinsurance/index.htm.

Annual Meeting Scheduled

Tuesday, March 17, 2009 • 5:30 p.m.

CBCCU Main Office • 8055 Ortonville Road, Clarkston

Mark your calendar to attend the Annual Meeting on Tuesday, March 17, 2009 at 5:30 p.m. During the business meeting, voting will take place for three open positions on the Board of Directors.

If you are interested in serving on the Board of Directors, please contact the Credit Union for additional information. We look forward to seeing you there!

NEWS BRIEFS

Holiday Closing

Presidents' Day: Monday, February 16, 2009

Deposit Tax Refunds Electronically

Whether you file your tax return electronically or by mail, arrange to have your refund deposited automatically into your CBCCU account. Here's the information you need to provide to your tax preparer:

- Your account number as it appears on the top of your statement, or use a voided check.
- The Credit Union's routing and transit number:
2 7 2 4 7 7 5 4 2

Skip-A-Payment – Extra Cash In Your Pocket

There's still time to skip your January loan payment(s). Certain loans are excluded from this offer and each payment is subject to a \$15.00 fee. Call the Credit Union office for details.

Zoogles Stocking Winners

Watch for the names of our Zoogles holiday stocking winners in the April issue of *News & Notes*.

Happy New Year

All of us at CBCCU join in wishing you and your family a very happy, healthy and prosperous New Year! We look forward to meeting your financial needs throughout 2009 and for many years to come.



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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
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Fax: 248-627-3873

Web Site
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