



Great Rates!



Vehicle purchases, loan consolidation
or re-establishing your credit made easy.

**We have Low Rates
and No Annual Fees!**

- ▶ Auto loans starting at 1.99%**.
- ▶ Secured Visa's starting at 9.90%*.
- ▶ Consolidate your current credit cards with a Gold or Classic Visa card starting at 11.9%*.

Contact us Today at **586-759-5050** for more information
or visit us at **www.tandemfcu.com**.

*Disclaimer: Restrictions apply. Rates apply to those who qualify. Annual Fee: None. Balance Transfer: \$10.00 per transfer. Cash Advance: \$10.00 per cash advance. Foreign Transaction: 3% of each transaction in U.S. dollars. Penalty Fees: Late Payment: Up to 35%. Over-the-Credit Limit: None. Returned Payment: 35%. Non-Sufficient Funds Fee: Up to 35%. Visa card holders delinquent at 60 days will be assessed a default Annual Percentage Rate (APR) increase as follows: Gold 11.5% and Classic 14.5%. Default rate will be in effect for 6 months until 6 consecutive, on-time monthly payments are received; then the APR rate will return to the original APR rate prior to the default rate.
**Vehicles must be 2014 models or newer.

IMPORTANT NOTICE Regarding Your Mastercard Debit Card

Merchants that participate in the Mastercard Automatic Billing Updater program will now receive updated cardholder information for recurring Mastercard transactions. Information such as your expiration date, card number (if the original card was lost, stolen or compromised), and closed card notifications are updated and communicated directly to participating merchants with whom you have recurring payments. This service applies to recurring Mastercard debit card payments.

If you wish to opt out of this feature visit www.tandemfcu.com or fill out a Opt-Out Debit Card Automatic Updater form in the credit union.

Save with Sprint!

Sprint's Credit Union Member discount makes now the best time for credit union members to receive the Best Member Cash Rewards Offer ever! \$100 cash reward with every new line. Current Sprint customers will receive \$50 for every line transferred. Plus, get a \$50 loyalty cash reward every year for every line. Sign up for Sprint Credit Union Member Cash Rewards in three easy steps! Visit the following link for more information and start saving today: http://www.lovemycreditunion.org/Spring_169.html or in the Love My Credit Union Rewards app.

Call Tandem Federal Credit Union at
586-759-5050
for more information today.



Federal Credit Union
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• We offer discounts on home and auto insurance

PRESORT
STANDARD
U.S. POSTAGE
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