

## Spring Loan Special

Spring Break is coming and with it exciting plans. Perhaps your family needs a much-needed Spring Break vacation. Perhaps that remodeling project can't be put off for another minute. Whatever the need, you can apply for unsecured loan rates as low as **7%** up to \$15,000.00.

### Important REG E Reminder!

You will be receiving an opt-in/out form in the mail in the month of April. Please return the completed form to the credit union as soon as possible. It is extremely important that we receive this form. If it's not returned, purchases made after July 1st, 2010, will be denied if funds are not available.



## Holiday Closings

Good Friday  
Friday April 2nd

•  
Memorial Day  
Monday May 31st

•  
Independence Day  
Monday July 05, 2010



## Tandem Federal Credit Union

21043 Mound Road ♦ Warren, MI 48091  
(586) 759-5050  
Lobby Hours

• Monday through Friday 9:30 am - 5:00 pm  
Drive-Up Hours

*Please note: Our Drive-Up is temporarily closed until further notice.*

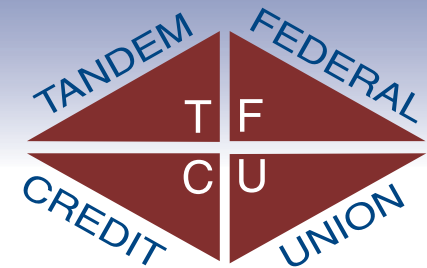
**Check Our Website:**  
[www.tandemfcu.com](http://www.tandemfcu.com)

#70596B0310

Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government

**NCUA**

National Credit Union Administration,  
a U.S. Government Agency.



APRIL 2010

## The Darling Buds of May!

The snow is melting, the ice is fading from the lakes and everyone is shedding layers of clothes. Perhaps your house needs some layers peeled, too? Why not perk up your house this spring and take advantage of a **Home Equity Loan** from Tandem Federal Credit Union.

You're not limited to using a Home Equity Loan for just the house either, use it to pay for just about anything.

### Now is the time to:

- Pay off a first mortgage or home equity loan and get cash back!
- Consolidate your credit card bills and other loans into one monthly payment at a lower rate.
- Landscape, build, or make improvements to your home.
- Take that well-deserved vacation.
- Deduct the interest you pay on your loan (consult with your tax advisor).

Whether you checked off one item, or all of them, Tandem Federal is the place to come for your Home Equity Loan. With some of the best rates in town, as low as **5.20% APR\***, we're hard to beat! Apply today.

## Need to Know

Tandem is hosting a financial seminar this summer.

*When:* June 15th at 6:30pm  
*Where:* Warren Community Center  
 546 Arden  
 Warren, MI 48092.

*Items of discussion:*

1. Market Overview
2. Pre-paying your mortgage
3. When is it right to refinance?
4. When to contact your lender when you are in financial trouble

Please ask us for more information regarding this valuable resource.



## Hey, Check Out Our NEW Membership Drive!

If a new member aged 18 and over open an account with us between April 1st 2010 and September 30th 2010, we will enter their name for a monthly drawing for a \$100 Gift Card!!

**\*\*New members are defined as any person who has not been a member before\*\***

## Come One, Come All!

At Tandem Federal you're never too young to open an account. We offer two exceptional clubs, exclusively designed for our younger members.

**Pebbles & Bam-Bam Penny Savers** is for infants to children aged 12. Just bring in their Social Security Card, as well as yourself as the parent or guardian and we'll

set them up. There is a required minimum deposit of \$5.00 and the Credit Union will match up to \$10.00. The deposit must be maintained for at least six months.

Then for our older set we offer the **Tandem's Teen Club**. This is for teens aged 13 -17. They will need a parent or guardian and a Social Security Card. There is a required minimum deposit of \$5.00 and the Credit Union will match up to \$10.00. The deposit must be maintained for at least six months.

We are excited to add a new feature to these clubs. If you open a new account between April 1st 2010 and September 30th 2010, we'll enter your name for a monthly drawing for a \$100 gift card. It doesn't get better than that!



## Declared Dividends For The First Quarter of 2010

	APR	APY*
Regular Savings Account.....\$100 to \$9,999 .....	.35%	.35%
Regular Savings Account.....\$10,000 to \$99,999 .....	.45%	.45%
Regular Savings Account.....\$100,000 and Over.....	1.00%	1.00%
IRAs .....	\$100 and Over .....	1.00%
Share Drafts .....	\$100 and Over.....	0%
Travel Club .....	\$100 and Over.....	.35%

\* APY = Annual Percentage Yield.

*Please contact the Tandem Federal Credit Union for fees and terms*