



Tandem

Federal Credit Union

Taking Care of Business

Come One, Come All!

Kids Club (Ages 0-12)

Come in within **10 days** of your birthday and **grab a fistful of coins** and have it deposited into your account.

Teen Club (Ages 13-17)

Watch the mail to receive a birthday card from Tandem. If your **GPA is 3.0 or higher (current card marking, not cumulative)** you will receive either **\$25 in cash or a \$25 Visa gift card**. The report card must be presented to the Credit Union before another marking period occurs.

When you open a *new kids and teen account, Tandem will match up to the first \$10 in your account. The deposit match from the Credit Union must be maintained for at least 6 months before it will be available.

All *new accounts opened are entered into a monthly lottery drawing of a \$100 in the month the account is opened. The money is deposited into your account.

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

Loan Promotion!

Refinance your vehicle or purchase a new or used one for rates as low as

3%

For a limited time only; promotion subject to change without notice.

***New Money Only!**



Declared Dividends For The First Quarter of 2012

	APR	APY*		APR	APY
Regular Savings Account.....\$100 to \$9,999.....	.20%	.20%	Certificate of Deposit		
Regular Savings Account.....\$10,000 to \$99,999.....	.35%	.35%	6 Months.....	.35%	.35%
Regular Savings Account.....\$100,000 and Over.....	.70%	.70%	12 Months.....	.65%	.65%
IRAs.....\$100 and Over.....	1.00%	1.00%	24 Months.....	.75%	.75%
Share Drafts.....\$100 and Over.....	.0%	.0%	36 Months.....	1.20%	1.20%
Travel Club.....\$100 and Over.....	.20%	.20%	60 Months.....	1.74%	1.75%

Dividends remain unchanged



New Secured VISA

Use your Income Tax Return to help re-establish Good Credit with our new secured Visa. Interest rates are as low as **9.9%**. Come in and ask for further detail about our program.

The James E. Morton Scholarship

Tandem Federal Credit Union has established a scholarship fund to assist one deserving member who is currently a high school senior or high school graduate entering into a post secondary undergraduate education. The scholarship is for \$1,000 and made payable to the school of choice as designated by the recipient and marked for **“tuition purposes only”**. **The deadline date to apply is June 19, 2012.** Eligibility guidelines are posted on our website at www.tandemfcu.com or stop into the Credit Union to receive an application.



Annual Meeting!

Our Annual meeting held on March 18, 2012 at Fern Hill Country Club was a great success. We had 60 members attend and 15 guests. All enjoyed good food, cash prizes and gift cards.

Holiday Closings

Good Friday

Friday, April 6th

Memorial Day

Monday, May 28th

Independence Day

Wednesday, July 4th

Tandem Federal Credit Union

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

Lobby Hours

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

Drive-Up Hours

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

Check Our Website:
www.tandemfcu.com

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.

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