

Can Your Finances Handle A Recession?

A shaky economy with layoffs, tight credit, and foreclosures can bring nasty surprises. Here's how to shore up your finances for a possible slowdown:

- Postpone major purchases – Projects like landscaping or a new car should wait until the economy perks up.
- Stash away savings – Cash reserves are your buffer against uncertainty. Tighten your budget. Then put the extra money into a Tandem Federal savings account.
- Protect your job – To cut your chances of being laid-off, become more valuable to your employer. Ideas: Sign up for extra training. Become a problem solver and provide workable solutions. Find ways to save the company money.
- Diversify your funds – Invested in the stock market? Talk to your advisor about the safest mix of stocks, bonds and cash.
- Pay off credit card debt – The last thing you want during bad times is no money and big credit card bills. Tackle them now. At Tandem Federal, we can help.

Winners of the New Account Monthly Drawings:

September: Larry Smith – Adult
D'Anna Gavin – Teen

October: Shantique Boyce – Adult
Jazzmaine C. Hammond – Child

November: Shalyndra Gaines – Adult
Alazhir A. Alwaceeh – Teen

All new members (who have not had an account at Tandem before) who open an account will be eligible to be entered into a monthly drawing for \$100.00. There will be two drawings monthly, 1 adult (age 18 and older), and 1 child (age birth to 17 years).

Holiday Closings



Martin Luther King Jr. Day
Monday, January 17th

Good Friday
Friday April 22nd

Spring Ahead; Fall Back

*Daylight Savings Time
begins on Sunday, March 13th
at 2:00 a.m. Remember to set your
clocks forward one hour before
you go to bed on Saturday night.*



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

#70596A0111

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.

JANUARY 2011



Taking Care Of Business

Speed Up Your Tax Refund!

*Money is tight, so why not speed up
your tax refund?*

First, log onto Tandem's website at
www.tandemfcu.com. Click on the Turbo Tax
banner and begin processing your return.

1040EZ & Single returns are free.

The other 1040 Federal
forms cost \$26.95 for
Deluxe; \$49.95 for Premier
and \$74.95 for Home and
Business. *You may also
print a \$30.00 Jackson
Hewitt coupon to be used
as a cash saver on your*

tax refund. Then complete the Direct Deposit
line on your tax form 1040, 1040A or 1040EZ.
You will need to provide your account number
and the Credit Union's routing and transit number:
272485835. It's as easy as 1-2-3!



Do Something Smart With Your Tax Return This Year!

Invest in your financial future at Tandem Federal!

We offer a multitude of retirement Savings options, including Certificate of deposits. Our current rates are:

- 6 months APY of 1.25%
- 12 months APY of 1.50%
- 24 months APY of 1.85%
- 36 months APY of 2.15%
- 60 months APY of 2.60%

Your earnings and contributions may even be eligible to grow tax deferred (consult your tax advisor).



Go GREEN!

Helping the environment is something we're all encouraged to do. You can help us by choosing to access your monthly statements online. It's easy to keep track of your balances and now that we've added e-statements it's even easier! Log onto your account at home and you can access your statement as soon as it comes available.



Tandem Current Loan Rates!!

Unsecured (consolidation of bills)
as low as 7%



New /Used autos with direct deposit
as low as 4.5%



VISA Classic 11.9% and VISA Gold 9.9%



Secured VISA 9.9%

Annual Meeting Notice

All Tandem Federal Credit Union members are cordially invited to attend the Annual Meeting, to be held:

Date: March 20, 2012
Time: 2:00pm
Place: Fern Hill Country Club
 17400 Clinton River Road
 Clinton Twp.

Address Changes

To insure our members' security and confidentially under the Red Flag Rule (Identity Theft) you can only change your address with Tandem in writing.

Audio Phone Number

Need to know your account information? Then call 1-866-470-7410 and follow the instructions on the menu to discover all this and more. We make banking easy for you!



Coming Soon Secured Visa's!

Check with Tandem in the New Year. Help reestablish your credit by obtaining a Visa card using your tax refund to secure a credit line.

Refund
+ deposit?

Declared Dividends For The Last Quarter of 2010

	APR	APY*
Regular Savings Account.....\$100 to \$9,99935%	.35%
Regular Savings Account.....\$10,000 to \$99,99945%	.45%
Regular Savings Account.....\$100,000 and Over	1.00%	1.00%
IRAs	\$100 and Over.....1.00%	1.00%
Share Drafts	\$100 and Over.....0%	0%
Travel Club.....	\$100 and Over......35%	.35%

* APY = Annual Percentage Yield.

Please contact the Tandem Federal Credit Union for fees and terms