

Tandem

Federal Credit Union

Taking Care of Business

The Holidays are soon approaching!

Take out a holiday loan for as low as 7%. Rates are determined based upon a credit score using risk based lending practices and whether or not you participate with direct deposit.



Wouldn't you like more money for the holidays? The Credit Union is offering **Skip-A-Pay** for those members who are current on their loans. This would allow you to skip the December 2011 or January 2012 payment for a small fee of \$25 per loan. Some loans do not qualify. If you are interested, please contact the Credit Union for additional information. Please remember that interest will continue to accrue and the payment skipped will be added as an additional month on your loan agreement. The deadline date for this request is Wednesday, December 14, 2011.

Now Serving 12 Cities

Tandem is now serving 12 cities: Centerline, Eastpointe, Fraser, Roseville, Sterling Heights, Warren, Clinton Township (Macomb County), Farmington Hills, Ferndale, Hazel Park, Oak Park, and Southfield (Oakland County).

All new and used vehicles purchased or refinanced with Tandem for \$10,000 or greater will receive \$200 cash back through December 31, 2011. *(New money only.)*

October is Breast Cancer Month!

We are selling emery boards and a variety of pins to support the cause. Emery boards are \$1.00 each and the pins are \$2.00 each. The proceeds will be donated to the American Cancer Society.

October is Credit Union Month!



This is the month we celebrate being a Credit Union! For the entire month, we will serve refreshments and snacks to all members who come through our doors. Thank you for being a valued member!

Holiday Cash!

Our Christmas Club Account Holders will be ringing in the season with cash! Your accumulated savings and dividends will be deposited into your Shared Savings Account on November 1, 2011.



Declared Dividends For The Third Quarter of 2011

	APR	APY*	Certificate of Deposit	APR	APY
Regular Savings Account.....\$100 to \$9,999.....	.35%	.35%	6 Months.....	.70%	.70%
Regular Savings Account.....\$10,000 to \$99,999.....	.45%	.45%	12 Months.....	1.00%	1.00%
Regular Savings Account.....\$100,000 and Over.....	1.00%	1.00%	24 Months.....	1.395%	1.40%
IRAs.....\$100 and Over.....	1.00%	1.00%	36 Months.....	1.69%	1.70%
Share Drafts.....\$100 and Over.....	.0%	.0%	60 Months.....	1.99%	2.00%
Travel Club.....\$100 and Over.....	.35%	.35%			

Dividends remain unchanged

Winners of Fun Day at Tandem Held August 27, 2011



Grill & Utensil Set
Marion Schultz
James Henderson



\$100 Gift Card
Jelly Bean Count
Audrena Clifton



Patio Set
Keisha Drake



Luggage Set
Danielle Gerard

We were able to open 33 new accounts! We would like to thank everyone who came out and participated.

Annual Meeting Notice

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

Date: March 18, 2012
Time: 2:00 p.m.
Place: Fern Hill Country Club
17400 Clinton River Road
Clinton Twp.

If you would like to run in the election for an open Board of Directors position, you must submit a petition signed by at least 45 members of the Credit Union. A petition can be obtained from the President/CEO of the Credit Union beginning November 1, 2011. The petition must be returned by Noon, December 2, 2011. Thank you for your consideration.

Three seats on the Board are coming up for reelection in March 2012. The Nominating Committee has placed each of the three incumbents into nomination for election for another three-year term. Each has agreed to run for reelection. The election will not be conducted by ballot and no nominations will be accepted from the floor when there is only one nominee for each position to be filled.



Holiday Closings

Thanksgiving

Thursday and Friday, November 24 and 25

Holiday Break

Friday, December 23 and Monday, December 26

New Year's

Friday, December 30, 2011

Spring Ahead; Fall Back

Daylight Savings Time ends on Sunday, November 6th at 2:00 a.m. Remember to set your clocks back one hour before you go to bed on Saturday night.

Winners of the New Account Monthly Drawings for 2011 are:

June: Jennifer Bradford — Adult
Jalen Richardson — Child

July: Marlene Burley — Adult
Nyla Henderson — Child

August: Juanita Seay — Adult
Ceila Walker-Slade — Child

FOR SALE

Offered at \$69,900 is this lovely, 40-foot, Trojan 12 meter motor yacht.



For more details and to contact the buyer please go to www.mcmachenmarine.com

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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