

#### \*Loans are risk based lending. Rates apply to those who qualify through 1/31/15. Rates are based upon your credit score. Loans must be paid back within 12 months of disbursement. \*\*For those who qualify. \*\*\*Does not include mortgages, VISA or a revolving line of credit. Loans must be 6 months or older in order to qualify.



Free Checking Accounts & Debit Cards

## Join us now through Dec. 19, 2014 for our

Bill Pay, Share-To-Share & POP Money are available

# Holiday Basket Program-

Current or new members who bring in a non-perishable canned or dry good can obtain a raffle ticket for the opportunity to win a

## Holiday Basket\*.



All proceeds will support our local Gleaners Community Food Bank of Southeast Michigan

#### Baskets are valued at \$200.

\*One winner per each basket. Participants must be a current member of the Tandem Federal Credit Union in order to win.

### (586) 759-5050 • www.tandemfcu.com

Federal Credit Union 21043 Mound Road Warren, MI 48091

Located in your Community and Supporting it Throughout the Year! PRSRT STD U.S. Postage PAID Permit #533 Royal Oak, MI