

## Start the New Year with Savings!



Consolidate your Credit Cards or Debt with **Unsecured Loans for as Low as 6%** with Direct Deposit\* or Use Your Tax Return for a **Secured Visa® at a Low 9.90%** with NO Annual Fee.\*\*

\*Loans are risk based lending. Rates apply to those who qualify through 6/30/14. \*\*For those who qualify. Restrictions may apply.







• FREE Checking Accounts & Debit Cards



**Bill Pay, Share-To-Share and POP Money Available** 



## Join Us for Our Annual Meeting!

PRSRT STD
U.S. Postage
PAID
Permit #533

Royal Oak, MI

## **Meet our Board Members and Staff!**

Join Us March 16, 2014 at 2:00 p.m. Fern Hill Country Club 17600 Clinton River Road Clinton Township, MI 48038

**Food** Served at 2:30 p.m.

games & Fun Start at 3:00 p.m.

Please be prompt.

(586) 759-5050 • www.tandemfcu.com