

Tandem

Federal Credit Union

Taking Care of Business

Congratulations Holiday Basket Raffle Winners!

Thank you for supporting our community by participating in a very successful Gleaners food drive. We collected 5 boxes for Gleaners!



Nevaeh Henderson - 0-6



Avery Johnson - 7-12



Jacob Sparks - 13-18



Krystal Taylor - Adult

Invest Your Tax Return In Retirement Savings!

Invest in your financial future at Tandem Federal! We offer a multitude of retirement Savings options. Your earnings and contributions may even be eligible to grow tax deferred (consult your tax advisor). Invest in CD'S 36 months 2.00% and 60 months 2.25% for a **limited time only thru 1-31-2012**. You can re-establish your credit by applying for a **Secured Visa up to \$2,500 at 9.9%**.



Declared Dividends For The Fourth Quarter of 2011

	APR	APY*
Regular Savings Account.....\$100 to \$9,999.....	.35%	.35%
Regular Savings Account.....\$10,000 to \$99,999.....	.45%	.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%

Certificate of Deposit		
	APR	APY
6 Months.....	.70%	.70%
12 Months.....	1.00%	1.00%
24 Months.....	1.395%	1.40%
36 Months.....	1.69%	1.70%
60 Months.....	1.99%	2.00%

Dividends remain unchanged

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.

Go Green!

Switch to e-statements and have **\$5.00** deposited one time to your account.

Audio Phone Number

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

Speed Up Your Tax Refund

Speeding up your tax refund is easier than ever! Just 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**.

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 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.

Tandem Current Loan Rates!!

- Unsecured (consolidation of bills) as low as 7%
- New/Used autos with direct deposit as low as 3% thru 1-31-12, loans greater than \$10,000
- VISA Classic 11.9%, VISA Gold 9.9% and new **Secured VISA 9.9%**



Holiday Closings

Martin Luther King Jr. Day

Monday, January 16th

Good Friday

Friday, April 6th

Spring Ahead; Fall Back

Daylight Savings Time begins on Sunday, March 11 at 2:00 a.m. Remember to set your clocks forward one hour before you go to bed on Saturday night.

Winners of the New Account Monthly Drawings for 2011 are:

- September:** Anthony Jackson – Adult
Lai-Loni Lewis – Child
- October:** Keith Naylor – Adult
Kavion Jacks – Child
- November:** Paul Mateik – Adult
Freddie Chase – Child

Something For All Ages!

Don't forget about our **Pebble's/Bam Bam (ages 0-12)** and **Teen's (ages 13-17)** accounts for your children and grandchildren. We will match up to \$10 for each account, however the \$10 deposit will be held for 6 (six) months.

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.

#70596A1211