

Tandem

Federal Credit Union

Taking Care of Business

Congratulations Holiday Basket Raffle Winners!

- Ages 0-5** Nyla Henderson
- Ages 6-12** Isiah Hunt
- Teen 13-17** Eann Dixon
- Adult** Debra Beaver



Thank you for supporting our community by participating in a very successful Gleaners food drive. We collected 408 lbs. of food and contributed \$331.27 in cash. This will provide our community with 1,402 meals.

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.

Turbo Tax is available for a fee. Refer to our website for additional information at www.tandemfcu.com.

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). You can re-establish your credit by applying for a **Secured Visa** up to **\$2,500.00** at **9.9%**.

Go Green!

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



Declared Dividends For The Fourth Quarter of 2012

	APR	APY*
Regular Savings Account.....\$100 to \$9,999.....	.20%	.20%
Regular Savings Account.....\$10,000 to \$99,999.....	.35%	.35%
Regular Savings Account.....\$100,000 and Over.....	.70%	.70%
IRAs.....\$100 and Over.....	1.00%	1.00%
Share Drafts.....\$100 and Over.....	.0%	.0%
Travel Club.....\$100 and Over.....	.20%	.20%

Certificate of Deposit		
	APR	APY
6 Months.....	.35%	.35%
12 Months.....	.65%	.65%
24 Months.....	.75%	.75%
36 Months.....	1.20%	1.20%
60 Months.....	1.74%	1.75%

Dividends remain unchanged

Tandem Current Loan Rates!!

- Unsecured (consolidation of bills) as low as **6%**
- New/Used autos with direct deposit as low as **3%** thru 1-31-13, loans greater than \$10,000.00
- VISA Classic **11.9%** and VISA Gold **9.9%** and new 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 17, 2013

Time: 2:00 p.m.

Place: Fern Hill Country Club
17400 Clinton River Road
Clinton Township

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!

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, 2013**.

Eligibility guidelines are posted on our website www.tandemfcu.com or stop in to the Credit Union to receive an application.

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.

Something For All Ages!

Don't forget about our Kids Club (ages 0-12) and our Teen's (ages 13-17) accounts for your children and grandchildren. We will match up to **\$10.00** for each account, however the \$10.00 deposit will be held for 6 (six) months.

Holiday Closings

Martin Luther King Jr. Day

Monday, January 21, 2013

Good Friday

Friday, March 29, 2013

Spring Ahead; Fall Back

Daylight Savings Time begins on Sunday, March 10, at 2:00 a.m. Remember to set your clocks forward one hour before you go to bed Saturday night.

Credit Card Tips from the Consumer Financial Protection Bureau

After January 1, 2013, your credit card disclosures would need to reference the CFPB (in the past they mentioned the Federal Reserve). You can see the small change by viewing the Fed's prior G-10(B) model form with the CFPB's current G10(B) model form. To learn more information, visit <http://www.consumerfinance.gov/learnmore>.

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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