

Tandem

Federal Credit Union

Taking Care of Business

Are you ready to take online banking to the next level?

We're making changes to your online banking platform to give you more choices, freedom and convenience than ever. With one-click access to the activities that matter most to you, you can customize your home banking experience to fit your needs.



Your new online banking platform will still have the features and functionality you're accustomed to but with more flexibility for you. For example, you can arrange your home banking main page to include the features and functions that you use most often. You will also enjoy some new features, such as the ability to set up recurring transfers and automatic transfers whenever an account balance gets too high or too low.

The Holidays are soon approaching!

Take out a holiday loan for as low as

6%

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 December 2012 or January 2013 payment for a small fee of \$25.00 per loan. Some loans don't 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 Tuesday, December 18, 2012.

Introducing New Mobile Banking

Now you can take your Tandem FCU account with you anywhere you go! Conveniently check your balance, pay bills online, and more!



Declared Dividends For The Third 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

Congratulations Ronnae Ravenell - Recipient of **\$1,000** on behalf of the Tandem Federal Credit Union, **James E. Morton Scholarship** fund. Ronnae is a 2012 graduate of Southfield Lathrup High School and plans on attending the University of Alabama.

Winners of Tandem Fun Day, Held August 25, 2012

We opened 30 new accounts! We would like to thank everyone who came out and participated.

- 26" Flat Screen TV/DVD Combination - **Louis Campis**
- Portable DVD Player with 8" LCD Screen - **Ruth Smith**
- Nook Color by Barnes & Noble - **Bernice Guyton**
- Keurig Gourmet Coffee Maker - **Novella Owens**
- Grill - **Natalie Burns**
- \$100 Gift Card Jelly Bean Count - **Rosalynn Jacks & LaSondra Singleton**
- 5 Piece Luggage Set - **Name Unknown**



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

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, 2012. The petition must be returned by noon on December 2, 2012. Thank you for your consideration.

Three seats on the Board are coming up for reelection in March 2013. 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.

Serving a City Near You! We now serve 12 cities!

Centerline • Eastpointe • Fraser • Roseville • Sterling Heights
Warren • Clinton Township • Farmington Hills • Ferndale
Hazel Park • Oak Park • Southfield

Holiday Closings

Thanksgiving

Thursday, November 22
Friday, November 23

Christmas Break

Monday, December 24
Tuesday, December 25
Wednesday, December 26

New Year's

Monday, December 31
Tuesday, January 1, 2013

Martin Luther King Jr. Day
Monday, January 21, 2013



October is Breast Cancer Month!

We are selling emery boards and a variety of pins to support the cause. Emery boards are \$1 each and the pins are \$2 each. The proceeds will be donated to the American Cancer Society.



Credit Union Week

We are celebrating being a Credit Union the week of October 14! For the entire week we will serve refreshments and snacks to all members who come through our doors. Thank you for being a valued member!

Spring Ahead; Fall Back

Daylight Savings Time ends on Sunday, November 4 at 2:00 a.m. Remember to set your clocks back one hour before you go to bed on Saturday night.

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.

#70596A0912