

Simple, Stress-Free Finances

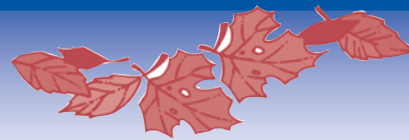
- For long-term peace of mind, follow these strategies to financial fitness:
- Set up weekly “money” meetings with your spouse. Then talk about your goals, not your differences.
- Example: “Let’s figure out how to save an extra \$200 a month for retirement.” Regularly review your priorities to make sure you still agree on them.
- Engage your kids. By explaining your mutual goals, you’ll dissuade them from playing one of you against the other.
- Budget without budgeting. Use the remainder of your monthly pay for variable expenses like groceries and clothing. Or, for more savings. Each week, automatically transfer a set amount to a second Tandem checking account. Stick to that amount for the week. Don’t cheat by making additional transfers or using credit cards for “extra money.”
- To set up direct deposit, talk to your payroll department. We’ll handle the rest.
- Trick yourself into saving. When you pay off a loan, have the payment amount automatically transferred to savings. Toss coins into a jar; then deposit into savings. Only use credit cards if you can pay in full every month. Immediately subtract ATM transactions and debit card purchases from your checkbook. Make just one weekly ATM withdrawal.
- Your savings is your future. It pays for vacations, retirement, college — and fun. Start a regular savings habit today.

Holiday Closings

Good Friday
Friday April 22nd

★ ★ ★
Memorial Day
Monday May 30th

★ ★ ★
Independence Day
Monday July 4th



Tandem Federal Credit Union

21043 Mound Road ♦ Warren, MI 48091
(586) 759-5050

Lobby Hours

- Monday through Friday 9:30 am - 5:00 pm

Drive-Up Hours

**Please note: Our Drive-Up is temporarily closed
until further notice.**

Check Our Website:
www.tandemfcu.com

#70596A0311

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.

APRIL 2011



Taking Care Of Business

WOW!

**LOAN
PROMOTION!**

Refinance your vehicle or purchase a new
or used one for \$10,000 or higher.

Receive \$200 Cash back!!!

Get an interest rate
as low as 4.5% when
you enroll in direct
deposit or payroll
deduction. For a limited time only; promotion
subject to change without notice.
Effective March 21, 2011.



***New Money Only!**

Come One! Come All!



Kids Club (Ages 0-12)

Come in within 10 days of your birthday to a fistful of coins and have it deposited into your account.

Teen Club (Ages 13-17)

Kids Club (Ages 0-12). Come in within 10 days of your birthday and grab a fistful of coins and have it deposited into your account.

Teen Club (Ages 13-17), watch the mail to receive a birthday card from Tandem. If your GPA is 3.0 or higher (current card marking, not accumulative) you will receive either \$25 in cash or a \$25 visa gift card. Report card must be presented to credit union before another marking period occurs.

All *new accounts opened in 2011 are entered into a monthly lottery drawing of a \$100 gift card in the month the account is opened.

**New members are defined as any person who has not been a member before.*

Don't miss out!!!!

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 17, 2011.

Eligibility guidelines are posted on our website @ www.tandemfcu.com or stop in to the credit union to receive an application.

NEW SECURED VISA

Use your Income Tax Return to help re-establish Good Credit with our new secured Visa. Interest rates as low as 9.9 %. Come in and ask for further detail about our program.



Use Uncle Sam To Catch Up

Worried about retirement? You're not alone.

- Nearly half of boomers, says the AARP, don't feel they'll have enough money to retire comfortably.
- Start saving more — now.** Uncle Sam is generous to retirement savers. Available to nearly everyone are tax-advantaged retirement accounts. If you're getting close to retirement, the government extends an even bigger helping hand.
- If 50 or older, you can contribute an extra \$1,000 to a traditional IRA or Roth IRA. Or, \$2,500 to a Simple IRA. The maximum for others is \$5,000. Try to max out contributions every year until you retire. The more you save, the more you'll benefit.
- Your credit union is generous, too. High rates and flexible terms on its IRAs help you quickly boost savings. Equally advantageous: Credit union IRAs are insured to at least \$250,000 per person by the federal government (NCUA).
- Catch-up provisions also apply to 401(k), 403(b) and 457 plans. If 50 and older, you can add \$5,500 to the otherwise \$16,500 maximum contribution. Contribute at least enough to capture your employer's match. Options for the self-employed include 401(k)s and SEP IRAs.
- For most wage earners, traditional IRA contributions are tax deductible. So are contributions to employee plans. You won't pay taxes until you withdraw funds. Roth IRAs are not tax deductible, but the earnings are tax-free.
- Beginning 2010, it is easier to convert traditional IRAs, SEPs, Simple IRAs and employee plans to Roth IRAs. You will, however, pay taxes on the taxable portion of the amount converted. For the pros and cons of Roth conversions, talk to your credit union.

Declared Dividends For The First Quarter of 2011

	APR	APY*	Certificate of Deposit	APR	APY
Regular Savings Account.....\$100 to \$9,999 .....	.35%	.35%	6 Months	1.25%	1.25%
Regular Savings Account.....\$10,000 to \$99,999 .....	.45%	.45%	12 Months	1.49%	1.50%
Regular Savings Account.....\$100,000 and Over	1.00%	1.00%	24 Months	1.84%	1.85%
IRAs	1.00%	1.00%	36 Months	2.14%	2.15%
Share Drafts	0%	0%	60 Months	2.58%	2.60%
Travel Club.....\$100 and Over .....	.35%	.35%			

* APY = Annual Percentage Yield.

Please contact the Tandem Federal Credit Union for fees and terms