

# Cool Cash For A Scorching Summer Splash!

## Loan Sizzler Special!

New Money Only  
now thru December 31, 2011  
Rates as low as 7.00% with Direct Deposit

\$1000 - \$2000 — 11 Month Term  
\$2001 - \$15,000 — up to 60 Months  
\*Property Taxes  
\*Summer Vacation  
\*Credit Card Consolidation

It's easy to apply! Come and see us in person,  
or use Phone-A-Loan at (586) 759-5050 or  
apply on the website at [www.tandemfcu.com](http://www.tandemfcu.com)

*Fast approval and fast cash!*

*Summer is your time.*

*So get out there and  
enjoy every moment of it!*

## Holiday Closings

**Labor Day**  
Monday September 5th



## 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](http://www.tandemfcu.com)

#70596B0611

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.

JULY 2011



*Taking Care Of Business*

## Summertime Fun At Tandem!!

*The credit union will  
be giving away a  
Grill, Patio Set and  
Luggage Set.*



New and existing members who attend  
***Tandem's Fun Day on August 27, 2011***

from 10:00 a.m. to  
3:00 p.m. will be eligible  
to win a Grill, Patio  
set or Luggage Set.  
At Tandem's Fun Day  
event we'll be recruiting  
new members/applying  
for loans, answering  
questions and  
having fun!



There will be *hot dogs, hamburgers, chips and pop* for all members, family and friends. Take this opportunity to get to know your credit union Board of Directors and staff.



The **first 30 Kids** (age 5 - 12) who attend the event will receive a **Back Pack with school supplies.**

**Teens** (ages 13 - 17) will also receive a **Back Pack** and will be enter into a lottery drawing



to receive a **\$20.00 Visa Gift card.** There will be a total of 8 cards given out.



For those 18 and older, the first 40 who bring in a new member will be given **\$5.00 worth of lottery scratch off tickets** and all new members will receive a **Tandem T-shirt** and an opportunity to win **\$100.00 Visa Gift Card** in our monthly new member drawing.

## WIN! WIN! WIN!

Now through December 31, 2011 new accounts will be eligible to be entered into a monthly drawing for a \$100 gift card. There will be two separate drawings for kids and adults.

## New Regulation CC

Effective July 21, 2011. The change amends the Expedited Funds Availability Act to require that financial institutions make \$200 available for withdrawal on the business day after deposit.

## New Members Who Won \$100.00!!!

### Adults

January - Ricardo L. Williams  
 February - Mark Murray  
 March - Roderick Longstreet  
 April - Anne M. Pino  
 May - Ricky McQueen

### Young People

March - Aiden Gerald  
 April - Macon D. Gore III



## Declared Dividends For The Second Quarter of 2011

	APR	APY*	Certificate of Deposit	APR	APY
Regular Savings Account.....\$100 to \$9,999	.35%	.35%	6 Months	.70%	.70%
Regular Savings Account.....\$10,000 to \$99,999	.45%	.45%	12 Months	1.00%	1.00%
Regular Savings Account.....\$100,000 and Over	1.00%	1.00%	24 Months	1.395%	1.40%
IRAs.....\$100 and Over	1.00%	1.00%	36 Months	1.69%	1.70%
Share Drafts.....\$100 and Over	0%	0%	60 Months	1.99%	2.00%
Travel Club.....\$100 and Over	.35%	.35%			

\* APY = Annual Percentage Yield.

Please contact the Tandem Federal Credit Union for fees and terms

## New Field of Membership!

We now welcome persons who live, work, worship, attend school, do business, and other legal entities in the following cities:

- Center Line
- Eastpointe
- Fraser
- Roseville
- Warren
- Sterling Heights
- Clinton Twp.
- Farmington Hills
- Ferndale
- Hazel Park
- Oak Park
- Southfield (Oakland County)