

Cool Cash For A Scorching Summer Splash!

Loan Sizzler Special!

New Money Only - now thru December 31, 2010

Rates as low as 7.00% with Direct Deposit

- \$1000 - \$2000 — 11 Month Term
- \$2001 - \$10,000 — 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

Fast approval and fast cash!

Summer is your time.

So get out there and enjoy every moment of it!

Re-Finance your vehicle with Tandem and receive up to an additional 1.5% off!

We have rates as low as 4.0%!

Restrictions May Apply *For New Money Only!

Qualifications for Membership:

Membership is available to employees of Warren Truck and Stamping Plants, Lynch Road Forge Plant, Amplex Plant, General Dynamics, Local 140, J.D. Welding, employees of Tandem FCU and immediate family members of all the organizations listed above.

Holiday Closings

Labor Day

Monday, September 6th



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.

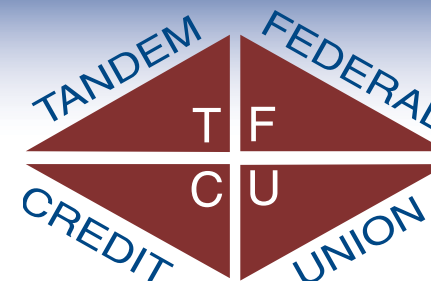
**Check Our Website:
www.tandemfcu.com**

#70596B0610

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 2010

Regulation D Notice

Savings Accounts: During any month you may not make more than six withdrawals or transfers to another account of yours or to a third party by means of a pre-authorized, automatic transfer or telephonic order or instruction, whether initiated by check, draft, debit card, if applicable or similar order to a third party. This includes CU Online banking account transfers.

To help you understand these Reg. D savings account transaction limitations, and to avoid excess activity charges, please review the following information:

Non-Limited Transactions:

- Deposits
- ATM Cash withdrawals and transfers (subject to the daily amount limits and sufficient available funds)
- Withdrawals made in person, by mail or by messenger at TFCU Office
- Transfers made in person at TFCU
- Automatic transfers to repay your TFCU loan

Limited Transactions:

- Checks, point of sale (POS) transactions, or debit card purchases
- Automatic transfers to another deposit account at TFCU
- Automatic transfers to a third party or another institution
- Telephone transfers, including those initiated by phone call, fax or e-mail through a credit union representative
- CU Online banking transfers

The regulation requires that depository institutions take steps to prevent excessive transactions.

Excessive Transactions: Withdrawals or transfers by mail, in person or at one of our offices, and through an ATM are unlimited and are not subject to the Regulation D 6-transfer withdrawal limitation. Transfers/withdrawals in excess of the 6-transfer/withdrawal limitations as described above may be subject to an excessive transaction fee.

For members who continue to violate these limits even after they have been contacted by the credit union, the Regulation requires that either the account be closed or that the funds be transferred to a transaction account that the depositor is eligible to maintain.

*Tandem Federal recommends that all members deposit funds into their checking account to prevent return items.

Regulation E Notice

Reg E Important Information Thank you for your continued membership with Tandem Federal Credit Union. You are a valued member and we appreciate the opportunity to provide you with the financial services you require. The Federal Reserve Board recently passed new regulations requiring all financial institutions to obtain an "Opt-in" form from account holders to continue providing Overdraft Services on ATM and one-time debit card transactions clearing your account.

If we do not receive your signed "Opt-in" form, your current overdraft service with Tandem will soon not cover ATM and one-time debit card transactions. Please note the new regulations do not affect the current overdraft services that are provided on your ACH or Paper Check transactions. The changes will begin to affect your account on July 1, 2010. Providing Tandem Federal Credit Union receives the "Opt-in" form before July 1, 2010 you can ensure that you do not experience any changes in the services you are presently receiving. You have the option to opt-in or opt-out at any time.

If you do not provide Tandem with the "Opt-in" form your ATM and Debit Card transactions will no longer be authorized if funds are not available. All transactions will be handled within the existing policies of your account.

In order to continue receiving the overdraft services that you currently receive, please complete an "Opt-in" form and return the form to Tandem. You may also fax us the opt-in form to 586-759-5053.

Summertime Fun At Tandem!!



The credit union will be giving away a Grill and Patio Set!

Those with new loans for \$2,500 or more are eligible to be entered into a drawing to be held at our fun day event on August 21, 2010 at Tandem from 10:00 a.m. to 3:00 p.m. 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

WIN! WIN! WIN!

Now through December 31, 2010
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 Fees

| | | Effective |
|--|---------|------------|
| Check Cashing fee for non-members | \$5.00 | 07/01/2010 |
| Christmas Withdrawal fee (Currently accessed once a year) | \$10.00 | 09/01/2010 |
| Verification Forms (Income, MTG, etc.) | \$10.00 | 09/01/2010 |

The Sky Is The Limit!

We now offer Mortgages from 5 to 30 years.

Right now mortgages rates are historically low, and our Mortgage Center has a number of options to choose from. Whatever your situation, our Mortgage Center has the program to suit your needs and fit your budget. Plus, applying is a snap online or over the telephone, and our experienced Loan Officers will help you determine which refinance program is best for you. Payments can be conveniently deducted right from your draft account, or mailed directly to the Mortgage Center.

For a no-risk, no-obligation consultation, call one of our Loan Officers toll-free at (888)582-6865. Or visit www.mortgagecuso.com for more details.

Declared Dividends For The First Quarter of 2010

| | 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 | 1.00% | 1.00% |
| Share Drafts | 0% | 0% |
| Travel Club..... | .35% | .35% |

* APY = Annual Percentage Yield. Please contact the Tandem Federal Credit Union for fees and terms